

POST PROJECT EVALUATION OF
MERCY CORPS' MILK PROGRAM
IN NIGER: EXAMINING
CONTRIBUTIONS TO RESILIENCE

REPORT PREPARED BY: THE IMPROVE GROUP

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EXECUTIVE SUMMARY

BACKGROUND AND CONTEXT

During the 2008-2009 global food price crisis Mercy Corps identified Niger's urban populations as those most affected by the increases in food prices. The 27 month long Market Improvements and Innovative Linkages between Kirkissoye Ranch and Urban Niamey (MILK) program funded by USAID/OFDA contained three project components: **Cash for Work** neighborhood sanitation activities to help vulnerable households address immediate financial and nutritional needs, **organizational support** to peri-urban dairy cooperatives to increase availability fresh milk (formerly the revitalization of the Dairy Cooperative of Kirkissoye (DCK)) and **entrepreneurial support** to entrepreneurs (primarily women) in solidarity groups, to foster resilience against future shocks.

In November 2012, 18 months following the completion of MILK, Mercy Corps contracted the Improve Group to complete a post-project study with program beneficiaries. This post-project evaluation examined what lasting impacts, if any the MILK program has had on beneficiary households' resilience, 16 months after its completion. Since the program finished, target communities have been affected by a food security crisis in 2012 that was similar in magnitude to the crisis that led to the creation of the MILK program with higher food prices. The post-project evaluation was completed in order to assess the impact of the program on the resiliency of MILK program participants in the face of shocks, and to explore factors which contribute to resiliency in Niamey.

Data was gathered through interviews (group or individual) and through Image Grouping[®], a pictorial tool developed by the Improve Group to assist beneficiaries to reflect and comment on changes as individuals, despite literacy barriers. First, participants were asked to complete the tool based on the period around the inauguration of the president in April 2011. This period coincides with the conclusion of the MILK program. Participants then completed the second side of the tool based upon their lives at the time just preceding a period of flooding that happened in late July/early August of 2012. This period coincides with a time of food crisis with high food prices which is the type of crisis that the MILK program was designed to assist participants in coping with. The period of time between the two dates will be referred to in this report as the "post-project period."

SUMMARY OF KEY FINDINGS

In general, the MILK program was successful at helping improve participants' lives after its completion. The most resilient groups were those whose skills were increased, namely entrepreneurs and dairy cooperative members. The cash-for-work participants were able to weather hard times within a year after the project ended, but at this point in time, are mostly back to where they were pre-project. The following table summarizes the change experience by each participant group during the post-project period.

Group	Household assets	Animal assets	Income	Food security	Support networks	Savings	Debt
Entrepreneurs	↔	↓	↔	↔	↔	↔	↔
Dairy cooperatives	↔	↔	↔	↔	↔	↔	↓
Cash for Work	↓	↓	↔	↔	↔	↓	↓
Comparison	↔	↔	↔	↔	↔	↔	↔

Key:		
	↔	Majority of the group reported maintenance (at a more positive level, as compared to other groups) or improvement in this indicator.
	↔	Majority of the group reported maintenance (at a more negative level, as compared to other groups) in this indicator.
	↓	Majority of the group reported worsening in this indicator.

WHAT CONTRIBUTES TO RESILIENCE TO SHOCKS IN URBAN NIGER

- *The Mercy Corps trainings on cash management and saving techniques were critical to many program participants' success in managing the economic cycles in the 16 months following the project completion.*
- *Maintaining a steady income enabled individuals to ensure the members of their household were fed. Regular income sources also helped people to save and budget, as their immediate food needs could be met, at least minimally. Through the Mercy Corps entrepreneurial support and dairy cooperative programs, participants learned strategies to improve their income-generating activities.*
- *Compounding the benefits of a steady income and responsible cash management, many program participants invested in at least some animals, which were used as a savings mechanism. As part of the MILK program, this was suggested during trainings as an asset building strategy. The comparison groups observed the use of this strategy by program participants and saw it as further evidence of MILK participant success.*
- *The participants willing to sacrifice for their income-generating activity were the most successful 16 months after the project. When groups were asked why some failed at their business, and others did well, many people offered examples of people who did not save money appropriately to invest back into their business at the end of the week.*
- *In most cases, individuals who diversified their income sources while maintaining a primary activity managed financial hardship with the most options.*
- *Reliance on family, friends, and neighbors for financial loans or gifts continues to be a crucial component of surviving economic hardship. Even after the program ended, solidarity groups or*

*tontines*¹ especially serve as a resource for program participants. For those that did not have one before (most often the women who participated in both the CFW and entrepreneurial program), *tontines* were often relied upon when basic needs had to be met. The pre-existing *tontines*, strengthened for many female entrepreneurial support participants through the MILK program, became a first stop when times were difficult.

- *Household items may have been seen as assets, but they were less often the first goods used to resolve financial problems.* Male participants from the CFW project specifically mentioned that they sold household goods that they had bought with money they earned during the Mercy Corps program, when in financial duress.

CONCLUSIONS

In review of the three projects, several components rose to the top as areas for consideration in future programming for strengthening households' resilience to shocks.

- *The entrepreneurial support grant project provided participants with tools to improve their lives in a more sustainable manner.* At the very least, participants increased their awareness of budgeting and savings practices which increased the strategies they used for survival.
- *Cash for Work did not enable households to invest in assets and income-generating activities at a high enough level to influence their ability to be resilient through difficult economic conditions.* Although participants were able to purchase items and save a little during the project, they said that by the end of the post-project period they were back to a similar economic situation as before MILK.
- *Cash management training in each of the projects stuck with participants.* Although not all were able to adhere to the lessons, those who did felt that their knowledge had changed their ability to manage financial hardship and more so, improve their economic activities.
- *Owning animals serves two-fold purposes to promote resiliency. As animals can easily be bought and sold, ownership diversifies income streams.* More often, animals can be used as a mechanism for savings. Because the cash is not on hand, individuals are less likely to dip into the money they had set aside if small expenses arise. Yet, in an emergency, animals can be sold to resolve a financial issue.
- *The dairy cooperatives are successful at providing a relatively high income.* While the trainings on both co-op management and animal care greatly contributed to knowledge, pairing the education with donated supplies including milk containers, troughs for the animals, wheelbarrows and other assorted equipment enabled members to focus their funds on growing the cooperative and putting the trainings to practice.
- Although male entrepreneurs could be successful in maintaining their business with social groups such as *tontines*, continued participation in these groups was not necessarily indicative of future success. *Males did not rely on tontines in the same social sense as females; their continued participation was limited to group saving.*

¹ Informal saving and lending groups.

CONTEXT FOR THE EVALUATION

During the 2008-2009 global food price crisis Mercy Corps identified Niger's urban populations as those most affected by the increases in food prices. Funded by USAID/OFDA, Market Improvements and Innovative Linkages between Kirkissoye Ranch and Urban Niamey (MILK) was a \$2,375,980 economic recovery program funded by USAID/OFDA, designed to increase the purchasing power of vulnerable households through short-term Cash for Work (CFW) activities, while simultaneously revitalizing an important dairy value chain in urban Niamey. The intent of the program was to increase the availability of affordable, locally-produced, nutritious dairy products in the area, to build the resiliency of beneficiaries in facing future price increases and to assist beneficiaries in gaining income to continually provide food for their families.

The 27 month long MILK program contained three project components: **Cash for Work** neighborhood sanitation activities to help vulnerable households address immediate financial and nutritional needs, **organizational support** to peri-urban dairy cooperatives to increase availability fresh milk (formerly the revitalization of the Dairy Cooperative of Kirkissoye (DCK)) and **entrepreneurial support** to entrepreneurs (primarily women) in solidarity groups, to foster resilience against future shocks. Program beneficiaries include Cash for Work laborers, herders and cattle owners from the dairy cooperatives, private entrepreneurs, and market users (buyers and sellers).² The program intents were to improve agriculture and food security, economic asset development, market infrastructure rehabilitation, and to provide temporary employment.

Program beneficiaries were selected based on several criteria. CFW was targeted at the most vulnerable households in the community and program beneficiaries were selected by a committee of community members based on a set of criteria developed by the community. The entrepreneurial support program participants were selected based on information on their group as a whole including why they were a group, their group solidarity and their individual business plans. These persons were slightly less vulnerable than the households targeted for CFW but were still expected not to have any steady income streams at the time of application to the program.

The urban slum neighborhood of Gamkallé was selected as the site for the intervention. The neighborhood was selected because of the vulnerability of the population. Gamkallé is a neighborhood characterized by urban poverty, with the majority of residents living in mud houses. Many residents rent their homes, which add another layer of economic vulnerability. The majority of residents do not have

² MILK quarterly reports.

access to water within their compounds and must purchase it daily from a neighborhood water source. Many of the households in the neighborhood are run by single women supporting children and extended family members; most have six to ten people in their home.

At the end of the 27 month program, Mercy Corps hired an independent evaluator, the Improve Group, to examine the impact of the program on the lives of beneficiaries. To more deeply understand the quality of services delivered, their impact and any implementation issues, the Improve Group completed data collection during a nine-day site visit to Niamey. This data collection focused on gathering relevant insights from all major stakeholders.

In November 2012, 18 months following the completion of MILK, Mercy Corps contracted the Improve Group to complete a post-project study with program beneficiaries. This post-project evaluation examined what lasting impacts, if any the MILK project has had on beneficiary households' resilience, 16 months after its completion. Since the program finished, target communities have been affected by a food security crisis in 2012 that was similar in magnitude to the crisis that led to the creation of the MILK program with higher food prices. The population is vulnerable and exposed on an ongoing basis to fluctuations and shocks in the marketplace, and to other external stressors. At the end of July and early August the population experienced heavy flooding including both flash flooding due to heavy rains and the flooding of the Niger River banks.

OBJECTIVE OF THE EVALUATION

One and a half years after the project closed, Mercy Corps wishes to examine the factors that have most influenced household resilience (or lack of resilience) to the food security crisis and how the MILK program interventions may have affected such resilience.

In November of 2012, the post-project evaluation was completed in order to assess the impact of the program on the resiliency of MILK program participants in the face of shocks, and to explore factors which contribute to resiliency in Niamey. The findings from this evaluation are intended to contribute to Mercy Corps' and other agencies' understanding of what program strategies hold the most promise for promoting household resilience to shocks and stresses.

The evaluation had five primary questions:

- To what extent have MILK program target households experienced sustained improvements in incomes, assets, food security, coping strategies, or other resilience-related outcomes?
- How have the experiences and resilience-related outcomes of participating households been different from those of their peers?

- How did the length and intensity of households' participation in the program (e.g. in multiple activities) influence resilience-related outcomes?
- To what do program participants attribute any sustained impacts on their resilience – including both program and non-program related factors?
- What other factors appear to be major determinants of household resilience in urban areas in Niger?

METHODOLOGY

Program records and documents provided data for a quantitative assessment of the program participants' characteristics. To more deeply understand if and how the program contributed to the resiliency of individuals and families, the Improve Group completed data collection during a six-day site visit to Niamey. This data collection focused on gathering relevant insights from all major beneficiary groups. Data was gathered through interviews (group or individual) and through a pictorial tool developed by the Improve Group to assist beneficiaries to reflect and comment on changes as individuals, despite literacy barriers. The selections of method and group configurations were carefully considered to maximize beneficiary comfort in honest expression and deep reflection.

The pictorial method, Image Grouping[®], is a data gathering technique developed by the Improve Group that allows the full participation of illiterate populations³. For this evaluation, beneficiaries were asked to use stickers with images of a variety of household items, as well as colored stickers to indicate certain household characteristics. Beneficiaries were then asked to respond to questions about their household on a large sheet of paper, using the stickers.⁴ First participants were asked to complete the



Beneficiaries participate in an Image Grouping[®] session.

tool based on the period around the inauguration of the president in April 2011. This period coincides with the conclusion of the MILK program. Participants then completed the second side of the tool based upon their lives at the time just preceding a period of flooding that happened in late July/early August of 2012. This period coincides with a time of food crisis with high food prices which is the type of crisis that

³ An example of the blank tool is included in the appendix with a more descriptive explanation of the tool.

⁴ Examples of completed Image Grouping tools are included in the appendix.

the MILK program was designed to assist participants in coping with. The period of time between the two dates will be referred to in this report as the “post-project period.”

Follow-up discussions with participants gathered feedback on how the various indicators had changed in the beneficiaries’ lives during the two periods, coping strategies they had employed during the crisis period, and what (if any) the long term impacts of the MILK program were.

Evaluation Informants

The majority of program beneficiaries were female. Due to cultural norms that would hinder the full participation of women if mixed gender sessions were held, the Image Grouping[®] sessions were divided by gender. The table below summarizes the evaluation informants for the 10 Image Grouping[®] sessions; the sampling techniques used to select informants is available in the appendices. As the informants were chosen using a stratified random sample, participants in the evaluation were representative of the MILK target group in each category (i.e. entrepreneurial support). Furthering confidence in the sample, data collected from individuals in each group was similar, lending to the knowledge that the information captured was accurate. Statistical significance was not tested; frequencies and means were the primary forms of analysis due to the small sample sizes. While likely that the results are generalizable to comparable populations of participants, the sample size is under 50 for each of the groups, increasing the confidence interval. The greater interval indicates a greater possibility that the study data may vary from the population as a whole.

Evaluation informant group	Number represented in evaluation	Data collection method
Female entrepreneurial support beneficiaries	2 sessions 24 beneficiaries	Image Grouping [®]
Female CFW and entrepreneurial support beneficiaries	1 session 9 beneficiaries	Image Grouping [®]
Female CFW beneficiaries	1 session 13 beneficiaries	Image Grouping [®]
Male entrepreneurial support beneficiaries	1 session 4 beneficiaries	Group interview
Male CFW beneficiaries	1 session 9 beneficiaries	Image Grouping [®]
Dairy cooperative members	2 Dairy Cooperatives 2 sessions 14 women; 14 men	Image Grouping [®]
Comparison Groups	2 sessions 12 women; 9 men	Image Grouping [®]
Neighborhood chief	1 Chief of Sebanguey	Individual interview

Analysis

All of the data from the Image Grouping[®] sessions was compiled and analyzed to examine responses for each type of beneficiary. In addition, each indicator was examined for change between the end of the program and the period of food crisis. Analysis of the discussions documented common themes and was used to provide context for the results of the Image Grouping[®] tool.

Strengths and Limitations

The Image Grouping[®] activity provided a culturally appropriate data collection method as evaluation informants were engaged in a non-threatening way. Relying upon an animated facilitator, the activity allowed people to feel comfortable describing their household. Additionally, the tool was unfamiliar to participants so there was no clear right answer and minimized the risk of participants trying to please the evaluators.

Qualitative data gathering allows an independent evaluator to more deeply understand beneficiary experience and impacts. The Improve Group used sampling methods to limit any bias introduced by beneficiary selection, such as only including successful beneficiaries. Triangulation was used to further strengthen the reliability of the findings. For example, strong consensus was evident during analysis from the data gathered in both Image Grouping[®] and the following discussions. Additionally, because the Image Grouping activity prompted quite a bit of discussion throughout the process it was observed that participants who knew each other prompted each other on areas where they may have missed something such as household goods, thus improving the accuracy of the data collected.

The same translator/facilitator was used for this evaluation as for the final MILK evaluation. He had a strong understanding of the Image Grouping[®] method and was meticulous about checking to be sure that every individual understood each aspect of the activity. He was also present during discussions of preliminary findings and assisted in some of the initial interpretations of data.

The findings regarding the male entrepreneurial support beneficiaries (who only represented 3% overall of all entrepreneurial support beneficiaries) are limited as unexpected circumstances did not allow sufficient time, or enough participants to warrant the completion of the Image Grouping[®] tool.

The selection of beneficiaries to participate for both dairy groups may have presented bias. For the women's group, Kandé Gomni, their neighborhood was heavily impacted by the flooding and many members had left the group and relocated to other neighborhoods. This may have biased our sample towards members who are more resilient or who were simply less impacted by the flood. The selection of participants for the other dairy cooperative, Sa'wadi, was selected from a paper list of members that Mercy Corps had from when the program was active. Unfortunately, upon commencement of the

evaluation session it was realized that the list was incomplete, and may have omitted female members of the 59% female cooperative. This was not possible to tell prior to sampling as the list did not indicate gender, and married women were commonly recorded in other program records using their husband's name.

The selection of comparison group participants also posed a challenge. When seeking a comparison group of persons at the same economic level as entrepreneurial support candidates, it was decided that applicants to the program who were not accepted due to lack of program resources would present the closest match. However, the majority of unsuccessful applications to the program (with applicant information) were discarded upon rejection. Thus, we were limited to those for whom program records had been kept. Additionally, the selection of informants at a similar level of vulnerability as Cash for Work (CFW) participants posed a challenge. Two community members who had been part of the original committee that selected participants for CFW were charged with finding households that would be at a similar economic standing as CFW participants were prior to the program. In the male comparison group there were 4 participants who had applied for entrepreneurial support and 5 who had not. However, in the female group all of the informants had applied for entrepreneurial support. Additionally, the average income level for the comparison groups at the time of the inauguration was quite a bit higher than for CFW participants and slightly higher than that for the entrepreneurial support participants.

FINDINGS

TO WHAT EXTENT HAVE MILK TARGET HOUSEHOLDS EXPERIENCED SUSTAINED IMPROVEMENTS IN INCOMES, ASSETS, FOOD SECURITY, COPING STRATEGIES, OR OTHER RESILIENCE-RELATED OUTCOMES?

In summary to the findings presented in detail in this section, the table below synthesizes the changes experienced by each participant group during the post-project period.

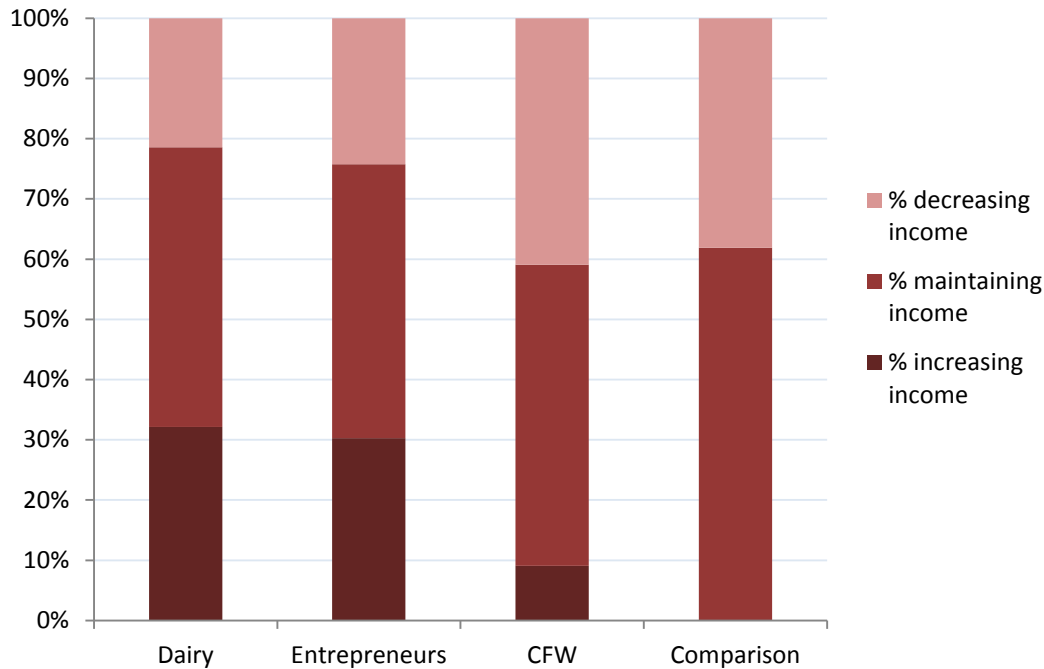
Group	Household assets	Animal assets	Income	Food security	Support networks	Savings	Debt
Entrepreneurs							
Dairy cooperatives							
Cash for Work							
Comparison							

Key:		Majority of the group reported maintenance (at a more positive level, as compared to other groups) or improvement in this indicator.
		Majority of the group reported maintenance (at a more negative level, as compared to other groups) in this indicator.
		Majority of the group reported worsening in this indicator.

INCOME LEVEL

The dairy cooperative members have the highest levels of income, both before and after the recent food crisis. Overall, 23 of 28 maintained or had increases in income, though definitive differences are apparent between male and female cooperative members. Entrepreneurs also increased their incomes during the crisis period, while a larger share of the Cash for Work and Comparison Group members saw income declines over this period.

Income Change During Post-project Period



Twenty three of 28 dairy cooperative members saw an increase or maintenance in income since the close of the MILK program, sustained during recent crises. The members of Sa'wadi dairy cooperative, all men, have not only weathered the past crises, but have flourished. On average, their incomes have dramatically increased; 10 of the 14 men had between 5,000 and 500 CFA increases in average daily income in the past year. Only 3 indicated that they sustained some losses on their income. During the 2011 final evaluation this group also discussed how they had increased their incomes significantly as a result of the MILK program. The women of another cooperative, Kandé Gomni, also showed high average daily incomes during the post-project period. While none of the women increased their incomes during the crisis, 12 of 14 maintained them. Two women reported decreases in incomes during the post-project period.

The average daily income of entrepreneurs⁵ also increased over time. Confirmed by group discussion, these entrepreneurs said that despite economic pressures, most have grown their businesses since the project end. Average household daily income at the close of the MILK project was 2,409 CFA. This increased to 2,660 CFA during the height of the following food crisis. In the past 18 months, only 3 of the

⁵ Female entrepreneurs only. Male entrepreneurs did not complete the Image Grouping activity.

24 entrepreneurs saw decreases in their incomes. Eleven of 24 entrepreneurs maintained their income level over time, and the rest added to their profits.

While all of the women in the combined CFW and entrepreneurial program continue their same income-generating activity from the time of the Mercy Corps program, only 4 of the 9 women maintained their incomes during the recent food crisis. Of the remaining 5 women who saw their income diminish; three had lost an adult income earner during this period. This is hypothesized to be the main reason why their results differ from the other entrepreneurs.

Both CFW participants and comparison group members showed similar trends in income during the recent food crisis. The comparison groups had little change in daily income over time, with 14 of 21 reporting no change, and the remainder reporting some decreases in income. Similarly, 11 of 22 CFW participants maintained the income levels that they had after the project ended, through the period before the flood. A few CFW participants (2 people) increased their incomes during this time. Those from CFW had less average daily household income change over time (about 200 CFA income loss, versus almost 500 CFA income loss in the comparison group), indicating perhaps a bit more stability among CFW participants.

SAVINGS AND DEBT

Entrepreneurs showed the strongest savings and debt management during the recent food crisis. While dairy cooperative members did not show such strong savings and debt patterns, they described that they often invested any additional cash into the business and took on debt to take advantage of low feed prices to stockpile that asset. CFW participants had some savings, but a greater share of this group depleted their savings during the food crisis, compared to entrepreneurs. The comparison group had the lowest savings rates, but also avoided building up debt burdens during the crisis period, while CFW participants - the most vulnerable of all program participants based on initial selection criteria - added to their debt during the crisis.

The dairy cooperatives practiced savings through methods adapted to their training and revenue activities. Most had little to no cash savings as they explained that any additional CFA that they had went into investing in animal feed or additional livestock. Furthermore, if members saw that feed was inexpensive they would hold debt from the cooperative and take feed on loan. Unsurprisingly, this group had the most debt on average. Before the recent food crisis, only 7 of 28 had little to no debt. However, only 4 of 28 individuals saw their debt burden worsen over time. There were some differences in male and female debt patterns. Most (86%) of female dairy members reported “some debt” (2 on a five-point scale). In comparison, the male members had a greater variability in debt burden, ranging from 2 to 5 (on a five-point scale).

Entrepreneurs (including those who also participated in CFW) demonstrated the strongest savings patterns, with 8 of 33 reporting increases in their savings over the post-project period, and 13 of the 33 maintaining their savings level. This commitment to saving money is evidenced by the 3 women who increased their savings over time with unchanged income levels. Only a few entrepreneurs (9 of 33) depleted their savings slightly (1 point on a five-point scale) during this time. Further, 31 of 33 entrepreneurs reported no or light debt burden throughout the post-project period.

CFW participants struggled more than entrepreneurs with savings, but showed evidence of having set savings at the close of the MILK program; 9 of 22 reported some savings (a score of 2 or more on a five point scale). Over the post-project period, 9 of 22 depleted their savings somewhat, losing one to two levels of saving (on a five-point scale). The remainder had little or no savings and continued to have little or no savings. Ten of 22 increased their debt levels to some extent over the post-project period, with three of these individuals increasing their debt substantially (3-4 levels on a five-point scale).

The comparison group had little to no savings at any point in the past 16 months. However, this group also stayed out of debt more than the CFW group. Seventeen of 21 members of the comparison group had little to no debt, and maintained that level over time. It was unclear as to why this was the case for the comparison group as opposed to those who participated in CFW. Contrary to the quantitative results, during discussions, those in the male comparison group remarked that they often asked others for loans instead of a financial gift so that they could continue relying on that person if needed in the future.

FOOD SECURITY

Nearly all participants reported eating three meals per day throughout both periods. Few program participants saw a decline in meal quality over the post-project period, and more saw some improvement. More comparison group members saw a decline in meal quality than saw improvement.

Of all the items on which participants could indicate MILK program impact, they most often attributed sustained changes to their food. Participants and the comparison group alike have almost universally been able to maintain three meals a day. Although most people were able to have 3 meals a day, for several, one or more meals were of low quality. These “poor meals” consisted of a cheap leaf that could be made into a sauce, or a porridge (which would otherwise be eaten *in addition* to a regular meal). Thirteen of 33 entrepreneurial women (including those who also did CFW) reported eating this type of meal at some point. Only 2 entrepreneurs went from eating none or one to regularly eating one or more of these poor quality meals over the post-project period. Similarly, only 1 dairy group member had meal quality worsen—illustrated by one “poor meal”—over the post-project period. A total of 3 of 83 (4%) Mercy Corps program participants saw a decline in meal quality over the post-project period. The

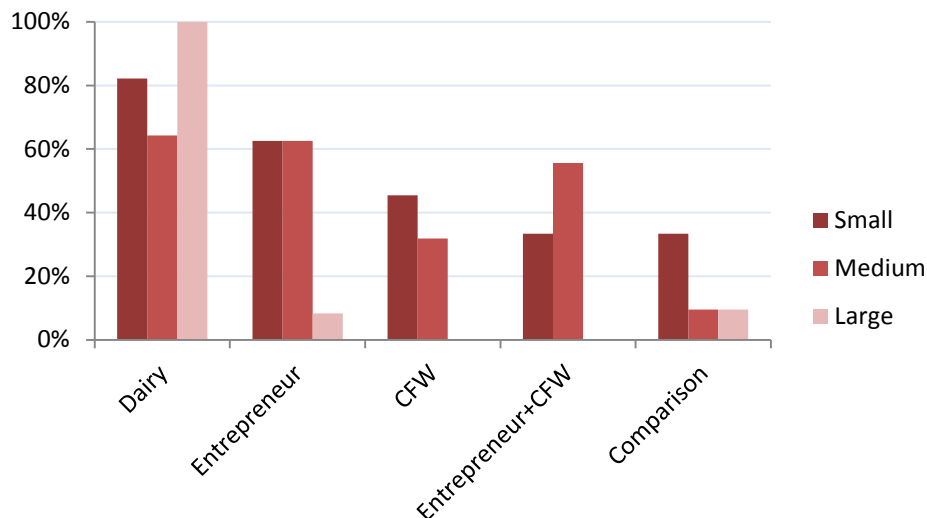
comparison group fared worse; 3 of 21 (14%) saw their meals deteriorate over the post-project period. In several participant and non-participant group conversations it was highlighted that in some cases despite having three meals a day, during both periods the quality of the meals could have diminished. In addition to the types of poor meals discussed above, worsening quality could mean that families were eating a base grain, but without a sauce or perhaps just a little oil on top.

	Poor meal worsened	Poor meal did not change	Poor meal improved	Percentage who reported eating poor meal	Total participants
Entrepreneurs	2	3	4	37.5%	24
Entrepreneur and CFW	0	2	2	44%	9
CFW	0	0	0	0%	22
Dairy co-op members	1	0	0	3.6%	28
Comparison	3	5	1	42.8%	21

ANIMALS

Almost half of dairy cooperative members increased their livestock despite the food crisis. Entrepreneurs mostly maintained or added to their livestock assets throughout the post-project period. CFW participants more often sold small (and some medium sized) animals during the recent crisis. Mercy Corps program participants made many more attempts to own animals than the comparison group. When possible, program participants bought medium sized animals. The comparison group was less likely to invest in animals as a source of secondary income or savings strategy.

Percentage of informants with animals



As expected, the dairy groups maintained a higher reliance on farm animals than other groups. Almost half (13 of 28) increased the number of cows in their herd (with 6 adding two cows to their stock, 2 adding 5 cows, and 1 adding 10 cows). Other animals were added to livestock too; 9 added chickens, 5 added goats, and 9 added sheep. Guinea fowl and ducks also added to some farmers' animal assets. All of the dairy members had at least one cow (noted as a large animal in the chart above) during the post-project period.

Entrepreneurs invested in a variety of animals over the post-project period. Twelve of 24 owned at least one small animal (this includes fowl and rabbits) at the end of the MILK program; a few more purchased a small animal during the post-project period. Only 4 of the 14 entrepreneurs with chickens said that they decreased their stock over time. Many (15) entrepreneurs *added* animals to their household assets during the post-project period. Seven of 24 added sheep, 1 added a cow, and 1 added ducks. Five of the seven comparison group members who owned small animals were able to maintain or increase the number that they had over the two time periods. As reported in discussion, owning livestock created another layer of financial security and supplement to income.

The women who participated in both the CFW and entrepreneurial programs also relied on animals as a supplement to their incomes. However, they more often decreased their stock during the post-project period. In the context of their lower average incomes, and decline in revenue, this decrease in stock confirms their reliance on animals during harder financial times. In terms of small animal ownership

during the post-project period, the comparison group had the same percentage of people owning at least one small animal as these women. However, just over half of the women in those groups had at least one medium sized animal (this includes sheep and goats) during the two time periods whereas only 1 comparison individual had them.

Those who participated in the CFW program most often kept chickens and/or sheep. Two of these 16 individuals were able to add to their stock, while three sold their livestock during the post-project period.

Lasting impact on animal ownership was evident for participants. Dairy cooperative members attributed impact from Mercy Corps' program only on animals directly related to MILK activities (e.g. cows, sheep, and goats). Given that many of the people in the cooperative had livestock activities prior to the program, maintaining and growing other animals were not considered to be connected to Mercy Corps efforts. In contrast, participants of the other MILK program activities often said that they owned animals because of their increased income and knowledge of different means of saving; both things [they] related to Mercy Corps programming.

HOUSEHOLD ASSETS

Selling household items during the food crisis occurred, but not consistently among or across groups. The dairy cooperative members rarely sold material items. Only male CFW participants specifically said that they sold household assets during moments of drastic financial stress.

The members of the dairy cooperatives had little movement of household goods over time. Few reported losing assets over the two periods, with most owning the same number of items that they had at the close of the MILK program, or increasing them. As the two cooperatives had relatively higher incomes than others over the past 16 months, it could be inferred that they were not having as many financial difficulties as their peers and thus did not have any need to sell household items for cash.

MILK program participants had a mixed experience in terms of maintaining or adding to their wealth status through household assets during the post-project period. Entrepreneurs added chairs to their homes during this time, but 5 of the 33 who had beds, reported a fewer number by the second period. These women otherwise maintained the number of beds they had in their household. CFW participants reported a depletion of chairs in their households during the post-project period. However, all but one maintained the same number of beds in this time. The comparison groups were similar to CFW participants; none of them changed the number of beds they had during the post-project period, and most kept the same number of household items over time. Only a few individuals from each group owned more sophisticated household assets like bicycles, road bikes, or sewing machines. Male CFW

participants reported selling road bikes or bicycles as a coping strategy, with others not mentioning selling items.

The CFW and entrepreneurial women revealed that owning their home contributed highly to feeling secure, and being more resilient. Fifteen of 22 (68%) CFW participants and 21 of 33 (64%) entrepreneurial participants owned their home by the second period. All of the dairy cooperative members owned their home. For those that rented, having to put aside money every month to pay for housing took away from their ability to reinvest in their business and feed their families. Slightly less comparison group members owned their home; 12 of 21 (57%) reported home ownership by the second period.

MILK program participants and comparison group members maintained their access to electricity over the post-project period.

Program participants had a range of those attributing MILK impact on household assets, demonstrating that although some individuals used their MILK program earnings to buy items for their home, not everyone chose to use their revenue this way. For those whom impact did occur, they reported that it was due to income augmentation as a result of program participation.

SUPPORT NETWORK

Entrepreneurs were supporters of friends and family during the past crisis. In comparison, CFW participants said that they started relying more often on others during the post-project period. Dairy cooperative members' reliance on outside help increased; although, they did so using the cooperative as a primary support network.

All groups were part of networks of support. Whether someone is the supporter or supported, these networks are critical to managing economic hardship and crisis as they provide a safety net. While this net allows families to feel somewhat secure in the knowledge that they will be able to get through a problem, for those who support others, it limits their ability to save or invest in their own household. Support networks such as *tontines* contribute to higher resiliency as they function as more of a group loaning and saving system. Informal or unorganized networks serve as short-term mechanisms for coping, but do not lead to sustainable improvement in peoples' lives. No matter the group, going to others for support or being the one to support others was manifested in either a loan or a gift.

Entrepreneurial women demonstrated high levels of supporting others. All reported having family and friends come to them for help at the time the MILK program ended, and this continued for all but 2 women during the post-project period. About half (12 of 22) of CFW participants played the role of providing support, at the time the MILK program ended. Fewer were able to play this role through the

post-project period (6 continued to help others) as 16 of the 22 relied on others by the second period. Sixteen of 28 dairy members went from being the supporter to being the supported during the post-project period; most of the remainder (9 of the remaining 12), continued as supporters. More particularly, 12 of the 14 women from Kande Gomni were those whose reliance on outside help increased. The higher overall levels of debt in this group would additionally seem to support this response. Almost all of the comparison group members said that they went to others for help in both periods.

Entrepreneur and CFW program participants described that the MILK impact on their incomes during program participation drew others to ask them for help during that time. CFW participants described that they were later able to go to these people in return to ask for support. The entrepreneurial groups said that they maintained their relationships with the same solidarity groups or *tontines* from the MILK program and often used each other in times of heavy economic stress. Echoing what participants reported during the final program evaluation in 2011. Most of the CFW women said that they participated in a *tontine*, but frequently were not able to contribute to the financial pool. The difference between these two groups could demonstrate that those engaged in the entrepreneurial support program had greater sustained success with group saving.

The dairy cooperative members told a different story during discussion. With Mercy Corps training to strengthen their cooperative, members said that they felt a greater sense of solidarity with each other. These feelings deepened as they more regularly paid dues into the cooperative and saw the fruits of collaborating. This increased trust led the members to use each other (and in the case of Sa'wadi, exclusively) for financial support over time. The cooperative members of both groups said in discussion that when they had an emergency, they first went to the cooperative to see if it could be resolved among them.


CHILDREN IN SCHOOL

No distinct trends appeared in participant and comparison group patterns of sending eligible children to school during the post-project period. In all cases, regardless of program participation, taking children out of school is not one of the first steps taken to ease financial burden when money is tight.⁶

Entrepreneurs and comparison group members had the highest rates of sending school-aged children to school (~60-80% of families send all eligible children to school). CFW participants had the lowest rate of families sending eligible children to school (about one-third); while one or two more sent children to

⁶ Please note that although public education in Niger is “free” there are fees required for various things throughout the school year and children are not permitted to attend if these fees are not paid.

school during the post-project period, a few others withdrew school-age children. Dairy cooperative members had similar overall rates of families sending school-age children to school as CFW participants, though 5 of 28 families did send more eligible children to school during the post-project period. If higher incomes support sending more eligible students in school, it is unclear why the dairy members had such a relatively low commitment to giving all of their children an education. In all cases, regardless of program participation, taking children out of school is not one of the first steps taken to ease financial burden when money is tight. The MILK program did not explicitly seek to and did not appear to influence long-term strategies to improve resiliency through better educated and potentially better employed children. Nevertheless, evaluation informants (including the comparison group) understood the connection between education and future economic benefits and several program participants shared that they were able to send their children to private schools with their increased income from the program.



“Before [the program], my cows would fall over when sleeping because they were so weak. I then had to wake my wife up in the morning to ask her to help me push the cows up to standing. When you ask her to do this many times, she ends up angry with you. Now, my cows are stronger so I don’t have to keep asking my wife to help me pull them upright.”

-Male dairy cooperative member

RELATIONSHIP WITH SPOUSE

Positive relationships with spouses were described by both participant and comparison groups, with participant groups saying changes they experienced through MILK program were sustained through the post-project period.

All former MILK program participant groups said that the improvements they had seen in the relationships with their spouses during MILK continued into the post-project period. When asked more deeply about decision-making in the household, most people spoke of the continued respect and/or allowances given to them by their spouses since the program ended. Women discussed that since they were bringing money into the household they were more highly engaged in the decision making process with their spouse than they had been prior to participating in the MILK program, these findings echo those of the 2011 final evaluation. As reported by a white paper from Tango International, “Activities

that create opportunities for women...to access and control resources...help build resiliency for women, their families and community.”⁷

Interestingly enough, when the comparison groups were asked about their relationships with their spouses, the women particularly felt that they had good levels of decision-making power and relationships with their husbands, even during financially difficult periods. Given the positive reactions and change with MILK program recipients found during the first evaluation, it may be that the comparison group had no sense of what improvements *could* occur between themselves and their spouses (they had no comparison for themselves as no change had ever occurred). Also possible is that broader changes in women’s decision-making power have started occurring in the area, outside of project influence.

ASPIRATIONS FOR A BETTER LIFE

Most program participants, with the exception of male CFW participants, were more confident about planning for a positive future than the comparison group.

Aspiring to change contributes to resiliency as it links to motivation and purpose. As people feel control over their future they feel “empowered to draw on their own capacity, strengths, and values rather than viewing themselves in a situation of hopeless poverty.”⁸ This empowerment builds the adaptive capacity necessary to be more resilient. During group discussion, informants were asked about what dreams they had for their future. Entrepreneurs⁹, dairy cooperative members and female CFW participants were all able to envision positive plans for the future. Key priorities mentioned were education and healthcare. Those involved in entrepreneurial activities spent time describing that they would like to send their children to school with the appropriate funds and supplies, and bring them to quality healthcare providers. The growing cost of healthcare was at the forefront of many peoples’ minds, with expenses being both in clinical visits as well as prescriptions. For the entrepreneurs and dairy cooperative members, building their current business was a high priority into the future. The CFW women took the opportunity to talk about their aspirations for investment and training in the small income generating activities they conducted. They saw their own education as important in order to have more long-term success in providing for the needs of their families.

The comparison groups had many of the same priorities for their future as Mercy Corps participants. However, they were hesitant to speak boldly about “ideal” circumstances as they wanted to focus their

⁷ Frankenberger, T., Langworthy, M., Spangler, T., Nelson, S. (May, 2012) *Enhancing Resilience to Food Security Shocks*. Unpublished paper from TANGO International, Inc.

⁸ Ibid.

⁹ Both female and male entrepreneurs. Male entrepreneurs completed focus group questions only.

efforts on immediate needs like adequately feeding their families. Their first response when asked how they would respond to a future crisis was that “it is in God’s Will.” To them, it was not for them to decide how they would get through further hardship; the future was in God’s plan. The CFW male participants mirrored this reluctance and response, not wanting to talk about the future when their present was so unsure.

PROGRAM SPECIFIC INFLUENCES ON RESILIENCE-RELATED OUTCOMES

Entrepreneurial training for women and dairy cooperative activity (in some circumstances – see detailed findings below) appear to have been most powerful in helping former participants weather the recent crisis. Cash for Work activities did not appear to have much lasting effect on household resilience, though supportive relationships forged during program participation did have some ongoing value for emergency assistance.

DAIRY COOPERATIVES

The resiliency related outcomes of cooperative members varied. One group continued to invest and saw income growth, while the other group turned to other income generating activities and had a slightly lower income at the end of the post-project period.

Through review of income levels and assets as well as group discussion, there was a clear difference between the outcomes of the two dairy cooperatives. The members of Sa’wadi spoke of their continued commitment to the feed bank and growth of livestock numbers as evidence of their success with the Mercy Corps program. They said that they saw how well the cooperative worked once they were better trained and given supplies, and were committed to selling milk and other animal products as their main source of income. In contrast, multiple women of Kande Gomni said that they were engaged in other income-generating activities in order to supplement their income from selling milk. Some said that because they did not see the benefit of selling milk at certain moments during the year because the cows weren’t producing, they did not invest as much [as they could] in their animals. These women were not as successful in growing their livestock in comparison to the other cooperative, and their average incomes are further evidence that they were not as successful as Sa’wadi.

Average income	Period 1	Period 2
Kande Gomni	3,964 CFA	3,786 CFA
Sa’wadi	4,429 CFA	5,464 CFA

It is possible that some of the difference in success is due to the fact that most men in Sa’wadi were the only income-earners in the family; they would then have had more pressure to be committed to their


revenue building activities. It is also important to note that Sa’wadi members lived just outside of the city limits, whereas those in Kande Gomni were living and working inside the city. It could be that Sa’wadi members did not have many other economic activities with which they could diversify their income sources. In addition, it was noted that most of the men in the Sa’wadi group were Pulaar. This ethnicity has strong historical roots in shepherding, which could be culturally reinforcing their strong commitment to this single livelihood.

CASH-FOR-WORK

Participants from CFW had slightly less income but more animal assets than their comparison counterparts right after the MILK program ended. These participants employed strategies like selling small and medium animals and in a few cases, household assets, when times were hard. A few women participants started income-generating activities with some of the money they had earned during the project, but were unable to grow their profits. According to discussions with the men and women, their livelihoods were greatly improved while they had regular income; once the program ended, items they had purchased and any savings accumulated, slowly dwindled. Both groups said that by the end of the post-project period, their level of poverty was back to what it was prior to MILK program. Nevertheless, as suggested in the section on support networks, CFW participants said that their steady income for the duration of the project allowed them to build their credit-worthiness among family and friends. They felt that as a result of the project, they were in a better place to ask others for financial support as they had helped others during the time of the project.


ENTREPRENEURS AND CFW

This group of women had the lowest average income levels of all the groups (including the comparisons), yet they all maintained their businesses over time. As highly marginalized members of society these women were targeted for participation in the program because they had the least economic and social opportunity. Since the project end, they employed strategies of income diversification by keeping various small and medium sized animals, which they said helped them when their business did not do as well. These women reported continued dependence on others for financial help, saying specifically that they used their solidarity groups or *tontines*¹⁰ for severe financial struggles. As



“I feel that what I learned was as good as going to business school.”

-Male entrepreneurial recipient



¹⁰ The MILK entrepreneurial support project required participants to be in solidarity groups, these groups generally also functioned as *tontines*, or informal saving and lending groups.

revealed in the 2011 summative evaluation¹¹, this continuation of a support network through these *tontines* is a critical connection to the community that did not exist for these women prior to the project.

ENTREPRENEURS

The female entrepreneurs were highly successful in not only keeping their business alive after the MILK program termination, but many were able to grow it. All of those sampled said that they continued working in their same activity as during the project, with some reporting a diversification of products as the business grew. They also continue to meet in their solidarity groups which were found in the final MILK evaluation to be a key source of support and to provide them with a means to continually reinvest and grow their businesses.

Of the few male entrepreneurs present for discussion, it seems that gender played a key role in the intensity of their involvement in their solidarity groups or *tontines*. All four men said that they no longer participated in the entrepreneurial solidarity groups with whom they had signed up for the MILK grants. They shared that as a male in these female-driven groups, they were not comfortable attending meetings. Despite this distancing, all of the men said that they now understood how to manage their money better, as well as what to do in order to run a successful enterprise. Two of the four men were still operating their income-generating activity.

WHAT CONTRIBUTES TO RESILIENCE TO SHOCKS IN URBAN NIGER

The Mercy Corps trainings on cash management and saving techniques were critical to many program participants' success in managing the economic cycles in the 16 months following the project. Although some saving manifested itself in ways other than keeping cash on hand, program participants who spoke of tracking their money and budgeting thought more critically about how to get through a particularly difficult financial state. For those who had income-generating activities, planning for weekly inventory had significant positive effects on profits.

Maintaining a steady income enabled individuals to ensure the members of their household were fed. Regular income sources also helped people to save and budget, as their immediate food needs could be met, at least minimally. Through the Mercy Corps entrepreneurial support and dairy cooperative programs, participants learned strategies to improve their income-generating activities. This included marketing strategies, better management of their finances and inventory to ensure consistent ability to

¹¹ Mercy Corps MILK final evaluation. By The Improve Group. 2011.

sell products each day. Entrepreneurial women and Kandé Gomni members diversified their products to account for changes in market demand. Sa'wadi cooperative members invested in additional animals to grow their output. A steady income also served as an indicator to friends and family that the individual could be called upon for support. Moreover, if an emergency occurred, others were more willing to provide loans because they had greater confidence in getting their money back.

Compounding the benefits of a steady income and responsible cash management, *many program participants invested in at least some animals, which were used as a saving mechanism.* For people that felt they would be too tempted to rely on cash that was saved at home, buying an animal served as a slightly less liquid asset. In households with less steady income after the program ended, animals were bought and sold more often in order to have the money to feed their family. Each of the past MILK groups mentioned that they sometimes used animals as an income-generating activity; buying the animal as an infant and raising it for a few months to sell later for cash. As part of the MILK program this was suggested during trainings as an asset building strategy. The comparison groups observed the use of this strategy by project participants and saw it as further evidence of MILK participant success.

The participants willing to sacrifice for their income-generating activity were the most successful 16 months after the project. When groups were asked why some failed at their business, and others did well, many people offered examples of people who did not save money appropriately to invest back into their business at the end of the week. A few spoke of needing to prioritize funds for the business, even during family emergencies. For a few of the male entrepreneurs who were no longer conducting their same activity as during the project, they confirmed this occurrence as they said that they had too many family problems and had to use all of their money to deal with it. The Sa'wadi cooperative, the more successful of the two cooperatives, reported that they adhered greatly to the Mercy Corps trainings and business model and attributed their success as a group to these practices during the 2011 evaluation. In comparison, Kandé Gomni members said that they learned from the program, but did it was clear from other comments that they did not commit fully to the cooperative as a single income source.

In most cases, individuals who diversified their income sources while maintaining a primary activity managed financial hardship with the most options. The two dairy cooperatives took different routes when diversifying. Those in Sa'wadi added animals that they would keep for a few months and sell, as well as bought additional livestock to increase milk production (to sell). Kandé Gomni participants did this as well to a certain extent, but more so, started selling small products in the city like firewood and donuts. Entrepreneurial participants who grew their businesses started selling a greater range of products as was presented during business trainings as part of the program. This allowed them to reach a greater clientele, and boost potential revenue streams. A few added animals to their household to fatten over a few months and then sell. Similarly, a couple CFW individuals used this strategy for extra

cash. For males, as profits increased, a few saw the benefits of adding other income-generators, and so financed their wives in starting a small income-generating activity.

Reliance on family, friends, and neighbors for financial loans or gifts continues to be a crucial component of surviving economic hardship. Even after the program ended, solidarity groups or *tontines* especially serve as a resource for program participants. For those that did not have one before (most often the women who participated in both the CFW and entrepreneurial program), *tontines* were often relied upon when basic needs had to be met. The pre-existing *tontines*, strengthened for many female entrepreneurial support participants through the MILK program, became a first stop when times were difficult. Family, friends, and neighbors all served to provide support to both participants and the comparison groups when asked. With many of the entrepreneurial women in the neighborhood seen as highly successful and financially stable, they became a source of support to others, whether through loans or gifts.

Household items may have been seen as assets, but they were less often the first goods used to resolve financial problems. Male participants from the CFW program specifically mentioned that they sold household goods that they had bought with money they earned during the Mercy Corps program when in financial duress. Other groups, including female CFW participants, showed some signs of losing items in the home, but they did not bring it up in discussion. This was perhaps less of a primary strategy for coping against economic crisis.

CONCLUSION

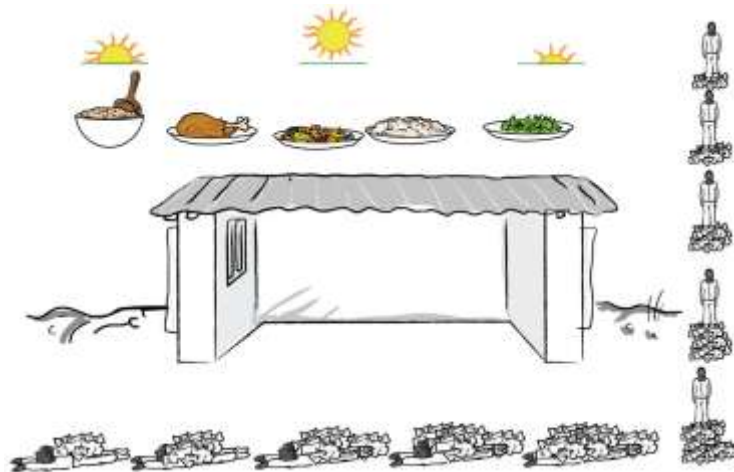
In general, the MILK program was successful at helping improve participants' lives after its completion. The most resilient groups were those whose skills were increased, namely entrepreneurs and dairy cooperative members. The cash-for-work participants were able to weather hard times within a year after the program ended, but at this point in time, are mostly back to where they were pre-program.

In review of the three projects, several components rose to the top as areas for consideration in future programming for strengthening households' resilience to shocks.

- *The entrepreneurial support grant project provided participants with tools to improve their lives in a more sustainable manner.* At the very least, participants increased their awareness of budgeting and savings practices which increased the strategies they used for survival.
- *Cash for Work did not enable households to invest in assets and income-generating activities at a high enough level to influence their ability to be resilient through difficult economic conditions.* Although participants were able to purchase items and save a little during the project, they said that by the end of the post-project period they were back to a similar economic situation as before the MILK program.
- *Cash management training in each of the projects stuck with participants.* Although not all were able to adhere to the lessons, those who did felt that their knowledge had changed their ability to manage financial hardship and more so, improve their economic activities.
- *Owning animals serves two-fold purposes to promote resiliency. As animals can easily be bought and sold, ownership diversifies income streams.* More often, animals can be used as a mechanism for saving. Because the cash is not on hand, individuals are less likely to dip into the money they had set aside if small expenses arise. Yet, in an emergency, animals can be sold to resolve a financial issue.
- *The dairy cooperatives are successful at providing a relatively high income.* While the trainings on both co-op management and animal care greatly contributed to knowledge, pairing the education with donated supplies including milk containers, troughs for the animals, wheelbarrows and other assorted equipment enabled members to focus their funds on growing the cooperative and putting the trainings to practice.
- *Although male entrepreneurs could be successful in maintaining their business with social groups such as tontines, continued participation in these groups was not necessarily indicative of future success. Males did not rely on tontines in the same social sense as females; their continued participation was limited to group saving.*

TOOL DESCRIPTION

Each participant received a two-sided sheet of paper with an identical copy of the tool on it, one for each time period. The Image Grouping[®] tool included images to represent the different meal times; participants (with the assistance of session facilitators) were asked to draw a line showing what (if anything) they ate at that time of day. Inside and around the image of the house participants were asked to use stickers representing people to show how many adults and children they supported. Additionally,



An example of a blank image grouping tool used in this evaluation.

they were asked to adhere stickers representing household goods and animals they possessed. Stickers with pictures representing 16 different items were provided to research participants; each participant received multiples of the same pictures to ensure that items could be placed multiple times (facilitators went around to record total numbers of the various items when participants had too many to place individual stickers). Participants were asked to indicate with a colored dot where they fell on scales of debt and

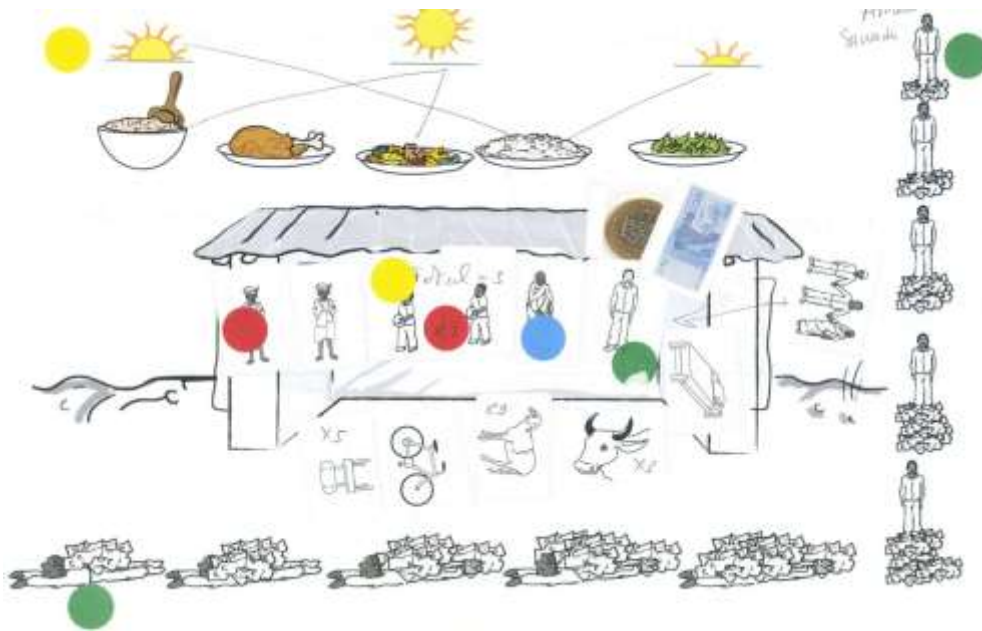
savings. They also used colored dots to indicate whether or not children were in school and who in the household was earning income. Money stickers were used to indicate how much each individual was earning per day, on average. In cases where wives did not know how much money their husbands earned, they placed the average amount that he contributed to the household for expenses per day. A sticker was placed either inside or outside the house to indicate whether the household was more frequently asking for assistance from others or receiving requests for assistance. Colored stickers were used to indicate whether they rented or owned their home and with what areas or items (if any) participating in MILK had assisted. This included whether the program had affected spousal relationships.

SELECTION OF EVALUATION PARTICIPANTS

Evaluation informant group	Number represented in evaluation	Data collection method	Sampling technique	Other notes
Female entrepreneurial support beneficiaries	2 sessions 24 beneficiaries	Image Grouping [®]	Previous evaluation participants; random sample stratified by age, wave of intervention and neighborhood	The groups were divided by women under the age of 40, and women over 40 years old to replicate the structure of the MILK final evaluation.
Female CFW and entrepreneurial support beneficiaries	1 session 9 beneficiaries	Image Grouping [®]	Previous evaluation participants; census	Women who had participated in the CFW program and used the revenue to start an income-generating activity and access MILK entrepreneurial support.
Female CFW beneficiaries	1 session 13 beneficiaries	Image Grouping [®]	Random sample stratified by neighborhood	
Male entrepreneurial support beneficiaries	1 session 4 beneficiaries	Group interview	Previous evaluation participants; random sample stratified by neighborhood	Men who had participated in the previous evaluation were included; additional beneficiaries were randomly selected to increase the total number of respondents
Male CFW beneficiaries	1 session 9 beneficiaries	Image Grouping [®]	Random sample stratified by neighborhood	
Dairy cooperative members	2 Dairy Cooperatives 2 sessions 14 women 14 men	Image Grouping [®]	Random sample of program records member lists	The two dairy cooperatives are Sa'wadi (a mixed-gender group, but had only men for the evaluation) and Kandé Gomni (an all-women's group).
Comparison Groups	2 sessions 12 women 9 men	Image Grouping [®]	Chosen from the limited program records of non-selected entrepreneurial support candidates and to represent vulnerable households who would have been eligible for CFW	CFW comparison group respondents were selected by community committee members who had selected the original program participants based on families who would have been eligible, but were not selected to participate.
Neighborhood chief	1 Chief of Sebanguey	Individual interview		The Chief of Gollé declined to participate.

EXAMPLES OF COMPLETED IMAGE GROUPING[®] TOOLS

MILK participant, period 1



MILK participant, period 2



Comparison participant, period 1



Comparison participant, period 2



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