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Service Learning in Business Schools: What the H.E.L.P. Honduras Story Teaches About Building, Sustaining, and Replicating International Initiatives in Graduate Programs

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SERVICE LEARNING IN BUSINESS SCHOOLS: WHAT THE H.E.L.P. HONDURAS

STORY TEACHES ABOUT BUILDING, SUSTAINING, AND REPLICATING

INTERNATIONAL INITIATIVES IN GRADUATE PROGRAMS

by

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As chair of the candidate's graduate committee, I have read the thesis of Lisa M. Jones in its final form and have found that (1) its format, citations, and bibliographical style are consistent and acceptable and fulfill university and department style requirements; (2) its illustrative materials including figures, tables, tables, and charts are in place; and (3) the final manuscript is satisfactory to the graduate committee and is ready for submission to the university library.

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ABSTRACT

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Master of Arts

This document outlines the foundation and first year results of the H.E.L.P.
Honduras organization, which was formed as a student-based, student-governed
international outreach initiative at the Marriott School of Management at Brigham Young
University. Specifically, in its first year the organization focused on providing
microcredit and service relief to victims of Hurricane Mitch in Honduras.

After studying the case of H.E.L.P. Honduras, readers should conclude that
educators interested in sponsoring sustainable student-run service learning organizations
at private universities must address three primary issues: the problem of student selection
and turnover, the need for administrative and faculty endorsement, and the need for
sustainable internally-generated funds.

This document outlines how the H.E.L.P. organization has changed in the three years since its inception, and it provides tactical suggestions meant to guide all parties interested in replicating the H.E.L.P. model. It also contains suggestions on how the current teaching and implementation model could more closely match with the basic tenets of service learning.

After reading the following information and reviewing related literature, readers should conclude that at private universities, such as Brigham Young University, students and faculty interested in managing student-based initiatives need to take more time to build support across their institution. They also need to improve the process of student selection, find sustainable sources of funds, and tightly ground their work in the basic tenets of service learning.

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INTRODUCTION

Universities are excellent locations for activating large groups of motivated and idealistic students to become involved in political and social issues. Once students become aware of issues, they often react in the form of protests, rallies, or the creation of action groups. Documentation reveals that while students of the 1990s are not as politically active as students of previous generations, they are increasingly active in social causes (Loeb 1994). Evidence also suggests that students from public and private universities are becoming involved in community and international outreach programs.

I first became aware of student activism when I attended U.C. Berkeley, a university known for encouraging students and faculty in this area. By the late 1980s and early 1990s, journalists in the general press referred to Berkeley as a "hotbed of political conservatism" in comparison to its more revolutionary period during the 1960s. Despite these statements, Berkeley's reputation as a liberal, activist school was embodied in our anti-Gulf war protests and the media sensation known as "Naked Man." In stark contrast, I attended Brigham Young University (BYU) for graduate study. As a church-sponsored school, BYU consistently places a strong emphasis on the need for service and community outreach. In my opinion, such emphasis invites a type of activism that requires more energy and dedication than is required by participating in a march or stripping for class.

The concurrent presence of these two extreme influences and types of university-sponsored (or university-tolerated) activities suggest that college students are prone to responding to social issues in some public and even collective form. This paper addresses the question of how collective student action may take place in the context of

private or church-sponsored institutions—and how such activism can simultaneously be linked to the curriculum. I address this question by analyzing the creation and launch of the student-organized H.E.L.P. Honduras (Helping ELiminate Poverty) program at BYU. H.E.L.P. was created by a group of students who wanted to respond to the 1998 disaster of Hurricane Mitch in Central America.

This issue of linking college student outreach programs to class curriculum is worthy of exploration because experience indicates the number of social problems is increasing. Fortunately, enrollment reports indicate that the number of students available to study these problems is also rising. If students and faculty can successfully and collectively address social issues, an energetic force can be unleashed on campuses around the world. Additionally, if students and faculty can avoid organizational and managerial pitfalls unique to their university situations, then the work of social change will be more efficient and effective.

The following chapters provide the reader with the background and case information necessary to analyze the issue of how students and faculty can link social action to service learning. Chapter One provides information on how activism on university campuses is changing. It describes the H.E.L.P. organization and explains how and why it was founded. Lastly, it lists the research questions addressed in this paper and suggests that managing student-based outreach initiatives requires that leaders build support across their institution, tightly manage the student selection and fundraising processes, and closely relate their work to the tenets of service-learning.

Chapter Two offers a literature review of three separate subjects. It covers organizational design (OD) theories related to teamwork and leadership, international development theories related to post-disaster relief interventions, and service learning theories regarding best practices in this emerging field. The OD theory should guide readers in understanding the decision-making processes that were central to H.E.L.P.'s foundation. The international development theory should provide readers some exposure to the issues H.E.L.P. volunteers faced in working with organizations in Honduras or in discussing their results with peers in the International Development field. The information on service learning, particularly as it relates to business school curricula, provides readers with data on how these types of programs are being implemented and evaluated on other campuses.

Chapter Three discusses the research methodologies and data collection methods students used while working on the H.E.L.P. Honduras project. Chapter Four takes the reader through details of H.E.L.P.'s foundation and should be particularly useful for those who want to replicate or start a related outreach effort. For similar audiences, Chapter Five describes the realities of launching and implementing the H.E.L.P. program. These descriptions end as Chapter Six analyzes the responses H.E.L.P. stakeholders and the project's relationship to service learning. Finally, Chapter Seven provides readers with an analysis of the challenges and opportunities unique to recruiting and working with Latter-day Saint students and the Church of Jesus Christ of Latter-day Saints. All chapters were designed to complement each other in order to serve readers interested in retrospective analysis as well as readers in need of prescriptions for future replications.

CHAPTER ONE

BACKGROUND

Student Activism, H.E.L.P., and Microfinance

Studies show that students at public and private universities desire the integration of service, community outreach, and education (Winings 1999). Studies also indicate that students are increasingly active in community outreach projects. Arthur Levine (1990) surveyed 10,000 college students born prior to 1970, and found that more than 64 percent were involved in community service, as opposed to 30 percent in the 1960s. Some of this community service is occurring at the request of students who see such activity as part of their personal religious values. For example, when Winings (1999) surveyed four major religious groups at varied non-denominational, non-religiously affiliated campuses, she measured the attitudes of students and campus religious directors in order to understand how students want campus religious work contribute to higher education. Her study required students from three survey groups—Protestant, Catholic, and Hillel (Jewish)— to respond to the question "...how could campus outreach be more relevant to your needs?" The responses indicated that respectively, these groups wanted more service projects, more inclusion of the surrounding community in university activities, and more social action-oriented programs in the community (Winings 1999).

Religious affiliation and interests may play a limited role in the increased incidences of student activism, but statistics indicate that students are generally assuming a larger role in volunteer activities nationwide. For instance, Habitat for Humanity, an organization that builds homes for low-income families, has seen 50 to 100 campus chapters open every year for the past ten years. The American Red Cross has enjoyed a 9

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percent increase in their college-age volunteers for the last two years. Alpha Phi Omega, a 75-year old co-ed fraternity devoted to community service, has grown about 40 percent, to 15,000 members, in the last 15 years (Artgetsinger 2000). In the annual survey of college freshmen conducted by the Higher Education Research Institute, 75.3 percent of freshmen responded that they had participated in some kind of volunteer work in 1999, compared with the low of 62 percent in 1989 (Argetsinger 2000). This suggests that students at many campuses—not just religiously sponsored institutions—are becoming involved in community outreach and working ton incorporate the benefits of service into their lives. In keeping with this trend, this paper outlines one community outreach initiative at Brigham Young University (BYU)—a school where many faculty believe that students need to learn how to serve others.

Case Study: H.E.L.P. Honduras

The following analysis draws heavily upon a case study of the creation, building, and management of the H.E.L.P. Honduras (Helping ELiminate Poverty) organization. H.E.L.P. Honduras was created at BYU as a student-organized microcredit and service organization in response to the 1998-1999 Central American crisis of Hurricane Mitch. This description and analysis is both retrospective and prescriptive, and it addresses how university students can respond to social issues while keeping their actions linked to the curriculum. By emphasizing the case of H.E.L.P. Honduras, this paper also highlights some of the advantages and disadvantages related to the building of social action and international outreach programs at private or church-sponsored institutions.

Hurricane Mitch and Its Immediate Effects

One cannot understand the energy or the urgency with which students responded to Hurricane Mitch without understanding the severity of the disaster that prompted such a response. In November 1998, Mitch devastated the Central American countries of Honduras, El Salvador, Nicaragua, and Guatemala. In Honduras alone, approximately 13,000 people were killed and another 12,000 were injured. Between 70-80 percent of the country's infrastructure was destroyed and 70 percent of its export crops were ruined. (U.S. Department of Interior). According to U.S. government reports, the Honduran economy was set back at least 50 years. Honduras was the hardest-hit country, and footage of ruined houses, orphaned children, and destroyed infrastructure was ever-present during the 1998 holiday season.

Immediately after the hurricane, the Honduran Minister of Labor, Andres Artiles, announced that 60 companies had announceded complete shutdowns and had laid-off 25,000 workers. The Minister of Education announced that 2,500 schools had been destroyed—including 7,500 classrooms amounting to over $40 million in damage. ("Honduras This Week,"www.honduras.com/thisweek/index.html, November 22, 1998). Early reports indicate that the priority relief needs centered on transporting medicine and food to remote areas that were cut-off from any other sources of aid—many supplies had to be flown in by helicopter. Also, provisional bridges and food for work programs for refugees in shelters were sorely needed. (UN Honduras Situation Report, www.un.hn/mitch/needs.html, November 22, 1998). With over 2,100,000 people affected by the hurricane, relief efforts came from around the globe.

Dr. Woodworth and the Call to Action at BYU

Students returned to BYU after Christmas break of 1998-1999 and responded to a ten-page call to action on this issue (Appendix A) written by Dr. Warner Woodworth, a tenured Organizational Behavior professor at BYU. The passionate letter outlined the scope of the tragedy of Hurricane Mitch and asked interested students to assemble for a meeting. More than fifty people attended that first meeting. At that time, Dr. Woodworth described microcredit, or small loans given to self-employed "microentrepreneurs" who operate businesses in the informal economy, as the preferred method of economic relief for the Honduran victims. Dr. Woodworth suggested microcredit as the primary means of assistance because it requires little overhead, is an easily understood methodology, and allows the working poor to immediately take charge of their economic situation without dependency on third-party handouts. According to Woodworth, these facts make microcredit ideal for revitalizing a nation's informal economy after a major disaster. Dr. Woodworth was also careful to insist that any intervention be tailored to the situation and needs of the individuals involved. Thus, his call to action was both a rallying cry for learning about microcredit and an encouragement to consider service opportunities and local needs.

Microfinance Explained

Microcredit, or microfinance, is the practice of providing small-scale loans (approximately $30 to $1000) to "microentrepreneurs" who already operate small businesses in a country's informal economy. These loans are paid back in weekly installments that often include interest and savings. Most programs either loan to small

"solidarity groups" of two to ten people, or to larger "village lending groups" of ten to thirty people. Both methodologies rely on group interrelationships to create "social collateral" that guarantees the individual loans. Social collateral guarantees that group members support each other in times of individual trial (by covering the weekly payments if necessary), or functions as a visible personal reminder of one's responsibility to service debt payments on schedule. Group members cannot receive additional or larger loans until the whole group has paid their initial debt. The Third World poor who participate in such lending groups have payback rates of close to 98 percent (www.grameen-info.org/bank/supdates.html, January 12, 2001).

The microcredit methodology is attributed to Muhammad Yunus, the man who founded the Grameen Bank in rural Bangladesh in 1973. Yunus is a U.S.-trained economics professor who returned to his native country only to be appalled at the plight of the rural poor and the failure of the economic policies he had been teaching. Yunus interviewed the women in one village and found that small amounts of money (in his case, $27 assisted 42 village women) could release rural peasants from their financial bondage to loan sharks. Ultimately, Yunus created the Grameen Bank in 1976 to specifically cater to those rejected by traditional lending institutions—such as the poor, the illiterate, and women (Woodworth 1997 and Grameen Bank www.grameen-info.org/bank/supdates.html, January 12, 2001). The Grameen Bank, as of November 2000, has disbursed over $3 billion to over 2.3 million borrowers. Recently, the Grameen Bank has branched out to provide insurance, home loans, phone services, and other financial instruments for the poor who are usually denied access to such services.

Microfinance projects do not require the building of physical structures, do not require large sums of capital, and are usually accomplished through agencies, banks, and organizations already functioning in various countries. Microfinance had achieved such success by 1998 that more than 55 agencies were offering these services in Honduras alone. Dr. Woodworth suggested that students should partner with these organizations or understand the existing models prior to implementing improved practices.

Particulars of BYU and the Church of Jesus Christ of Latter-day Saints

Dr. Woodworth was able to assemble a large number of uniquely prepared volunteers in part because he was teaching at BYU. Brigham Young University was founded in 1875 in Provo, Utah, and the 638-acre campus now meets the needs of 30,200 students. Eighty-six percent of the men and fourteen percent of the women in the student body have served full-time missions for the Church of Jesus Christ of Latter-day Saints (hereafter "LDS church"). Approximately half of these people served non-English speaking missions. Serving missions entails that students take an 18 to 24 month leave of absence from school or work to serve as volunteer representatives performing a combination of service and proselyting activities. Missionaries live, work, and serve in various communities while they teach the basic tenets of the LDS church. Missions are voluntary and most missionaries or their families fund their experience.

Advantages of Working With Post-Mission LDS Volunteers

Missionaries do their best to incorporate themselves into the cultures in which they serve and proselyte. Thus, many are accustomed to the living conditions of the poor

in the developing world. The BYU returned missionaries are also accustomed to adjusting to a new environment: they know how to engage locals; eat, work, and mingle with the local population; use public transportation, and take advantage of local service providers. The majority of returned missionary students have traveled internationally before age 22, they speak a foreign language, and have practiced a life of service for two years. This legacy makes BYU a rich source for bilingual student volunteers who are acclimated to living and sacrificing in Second and Third World conditions. These BYU students are also accustomed to using their language skills in outreach activities, and they have developed a genuine interest in the welfare of communities outside the United States. These interests and skill sets give BYU an advantage in recruiting bilingual volunteers to return to areas where many of them previously served. It also gives BYU an advantage in training and preparing students for additional foreign travel.

The LDS Honor Code and Volunteer Preparation

BYU volunteers also differ from students at other campuses because of their adherence to particular living standards. Students from LDS church-sponsored institutions contractually agree to live by academic honesty policies, dress and grooming standards, and residential living standards that comprise the "Honor Code." Specifically, "the dress and grooming of both men and women should always be neat, modest, and clean consistent with the dignity adherent to representing the Church of Jesus Christ of Latter-day Saints..." (*www.byu.edu/honorcode*, January 3, 2001). The grooming standards disallow beards, long hair, sideburns and body piercing for men; and strapless, form-fitting, or revealing clothes for women. Co-ed housing is forbidden as a

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prerequisite for university attendance, as is cohabitation and sexual relations outside of marriage. These rules and regulations, and the students' desire to abide by them, give BYU students a reputation for being clean-cut, conservative, and generally well behaved.

The Founding of H.E.L.P. and its Results

Before Dr. Woodworth assembled the group of students interested in responding to the tragedy or Hurricane Mitch, graduate MBA student Lisa Jones (the author) had been actively looking for a development project in Central or South America. After attending Dr. Woodworth's meeting, she requested the opportunity to work with Warner and the volunteers in creating an organization to support the microcredit project. She felt that her previous travel and work experience, combined with her Spanish language proficiency and interest in the people of Central and South America, had prepared her for this task. After Lisa volunteered her skills, Dr. Woodworth agreed that they should work together. They began immediately planning the project in earnest.

Ultimately, some of the original fifty volunteers moved on to other projects while additional students joined the group throughout the semester. Together, the group created a non-profit organization, which they eventually named H.E.L.P. Honduras. In four months they raised over $115,000 from a network of 675 donors. They formed strategic alliances with several non-governmental organizations (NGOs) in the U.S. and Honduras, and trained themselves in microcredit theory and techniques. They identified a Honduran microcredit partner and then managed the logistics of transporting 47 interns in 13 shifts to do work in five major areas within Honduras. Once in Honduras, Lisa Jones was primarily responsible for managing the team, creating its governance and safety

mechanisms, redesigning its implementation strategies, managing its cultural integration, and developing tailored service projects for each of the 47 students. The group assisted 800 families and close to 4,000 individuals. The processes required to achieve all of this are described in the remainder of this document.

Research Questions

While H.E.L.P. was clearly successful on many fronts, this thesis details the complete story of H.E.L.P. in order to address its successes *and* failures in relation to organizational development theory and service learning practices. Some of the questions this thesis seeks to address include:

- How should student-organized relief organizations at church-sponsored universities be designed, managed, and replicated?

- What are the advantages and disadvantages in basing such organizations at church-sponsored schools and at universities in general?

- What organizational and management theories shed light on this issue?

- What can the H.E.L.P. Honduras story teach readers about attempting similar projects at BYU and elsewhere?

- How can service learning tactics and practices be infused into these types of outreach projects?

Based upon following the case study of the H.E.L.P. Honduras, the reader will learn that students and faculty interested in managing student-organized initiatives at private universities should dedicate time to building support across their institution. They also need to improve student selection, find sustainable funding sources, and ground their work in the basics of the service learning pedagogy.

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CHAPTER TWO

LITERATURE REVIEW

Given the H.E.L.P. Honduras project description and the above-mentioned research questions, this thesis must address three main topics: organizational development issues regarding the creation of a student-run international outreach organization; development issues related to microfinance work; and educational issues regarding integrating service learning into business school curricula. This literature review addresses all three separately. First, it reviews two critical organizational development theories. Next, it addresses issues regarding humanitarian service and microfinance. Lastly, it describes characteristics of service-learning initiatives at business schools. While largely descriptive in nature, this thesis does engage theory in analyzing organizational theories regarding teamwork, trust-building, and grassroots organizational development, and in analyzing development theories related to humanitarian aid, microfinance projects, and post-disaster interventions.

Teamwork and Leadership Theories

Organizational theory suggests that team decision-making is best utilized where the following conditions are present (Hellriegel, Slocum, and Woodman 1998):

- Diversity of experience and approach is pertinent to project success;

- Acceptance of decisions is crucial for effective plan implementation;

- Participation is "important for reinforcing the democratic values of representation versus authoritarianism and for demonstrating respect for individual members through team processes" and

- Team members rely on each other for performing their jobs

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Furthermore, self-managed teams function best when teams are empowered to utilize and adopt the concepts embraced in the following model. The self-managed teams model includes six linked phases, all of which require full representation of each member in order to be most effective (Hellriegel, Slocum, and Woodman 1998):

Figure 2.1

Self-Managed Team Model

Phase I: Problem Definition	→	Phase II: Solution Generation	→	Phase III: Ideas to Actions
↑				↓
Phase VI: Outcome Evaluation	←	Phase V: Evaluation Planning	←	Phase IV: Action Planning

Some highlights of how this model works include: Phase I involves the entire group in narrowing the general problem, Phase II prolongs the idea-generating process and discourages premature conclusions, Phase III combines many solutions in a compromise fashion, Phase IV is proactive in anticipating potential implementation issues, Phase V requires that success and failures be addressed, and Phase VI requires review and evaluation that allows all participants to openly and constructively evaluate outcomes. This model differs from other team-based methodologies because it emphasizes full participation and more autonomy for participants.

The model works best when leaders interact with participants in a way that eschews hierarchical divisions and top-down announcements that workers (or students) are "allowed" to participate. Dr. Woodworth suggests that managerial democratization in organizational decision making requires all members to be "enjoined to participate

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collectively in self-study—formulating questions, developing concrete hypotheses, designing instruments for data collection, learning how to analyze issues from a worker-owner perspective, reporting results of various studies, and formulating action plans" (Woodworth 1989).

Understanding both the model and the managerial democratization approach becomes critical for individuals interested in creating participatory organizations. This theory suggests a linear method to manage and evaluate a team-based process and hints at the heavy requirements of coordination and patience necessary to fully deploy self-managed teams. This approach presents a new paradigm for managers and leaders who wish to abandon their top-down, hierarchical models for truly democratic organizations. People interested in encouraging student (or worker)-run, or student (or worker)-based teams will find the model prescriptive and the democratic ideal very helpful; both serve to empower students (or workers).

Organizational theory also suggests that the following categories describe the power bases of organizational leaders: reward power, coercive power, legitimate power, expert power, and referent power (French and Raven 1968). Understanding these power bases is critical for facilitators and participants interested in participatory management, because both groups need to recognize, complement, and correct power base mismatches and abuses.

Reward power is an individual's ability to influence others by manipulating rewards such as praise, promotions, or funding. Coercive power is influence derived from an ability to punish undesirable behavior. Legitimate power is power of position or rank. Expert power derives from an ability to influence because of skills and knowledge.

Lastly, referent power stems from a subordinate's desire to emulate the leader. Since leaders possess varying amounts of each power base, managers and participants interested in appointing or electing leaders must be sufficiently aware of these bases to evaluate and compensate wherever necessary.

This brief background on the operation of self-managed teams and the foundations of leaders' power should help readers to better understand the H.E.L.P. model and the issues that emerge in organizations with peer leaders. The following discussion of the role of microfinance relief efforts shifts the focus from organizational level considerations to an evaluation of organizational choices within a larger context.

Humanitarian Relief and Microfinance in International Development

International development theories and practices have evolved considerably since the Truman Doctrine heralded an age of international interventions in 1947. While the immediate objective of the Truman Doctrine was to secure congressional aid to anti-communist forces in Greece and Turkey, it was later expanded to justify military and financial support for any nation that was threatened by Communism during the Cold War (Microsoft Encarta http://encarta.msn.com, January 1, 2001). Current theorists and practitioners in International Development no longer believe that Western methodologies provide a "one size fits all" solution for problems in developing nations. As academicians and practitioners have largely abandoned support for neo-imperialist and neo-colonialist development policies and practices, non-government organizations (NGOs) now dominate the practitioner landscape. Unlike larger organizations, NGOs

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have the funds, the freedom, and the charters to approach problems at the grassroots level. Microcredit and microfinance efforts are flourishing in this new environment.

This growing prevalence of NGOs and private actors has exacerbated the debate in the field of international development over the efficacy of humanitarian aid interventions and the appropriateness of microfinance as part of a relief effort. First, in relation to humanitarian aid, some argue that emergency relief creates a dependency that slows natural coping mechanisms and that encourages local groups to abandon their activities in search of services received by the displaced. There are at least three policy-level responses to these accusations. One supports dependency, the second defends it as an unfortunate but unavoidable necessity, and the third deems it unnecessary and "avoidable through empowerment strategies" (Weiss and Collins 2000).

Supporters claim that dependency aid can be positive as it induces refugees and displaced persons to repatriate and return to abandoned areas. Also, they assert that most of the affected individuals are medically/physically unable to employ natural coping mechanisms after a natural disaster due to stress reactions. Thus, they argue that aid is a humane necessity for victims already vulnerable, prone to disease, and less capable of deploying coping mechanisms. Thus it is inhumane to assume that victims have the mental clarity and sufficient energy to direct their own responses.

Others who consider aid dependency as unavoidable suggest that it may be a form of "long term international welfare" because the global economic system traps recipients in situations where relief is the only option (Weiss and Collins 2000). These same individuals suggest ways to downplay the welfare effects of aid: develop intimate knowledge about a recipient population's natural coping mechanisms, coordinate

responses among all NGOs so that one group is not overwhelmed, assist field personnel in determining the actual "displaced" status of those who request aid, and work to view recipients not as victims but as civilians who need to be empowered and self-sustaining as soon as possible (Weiss and Collins 2000). This includes involving relief recipients in decision-making about their own plight, which in turn means hiring recipients to do much of the work or to be the local "face" of the organization. This choice reflects the belief that a humanitarian system functions best when its presence is least obvious. Opponents suggest that such tactics waste resources and time in training locals to do work when the talent is not available. Also, selecting whom to empower is a politically charged decision that can lure local professionals away from the government or private sector because of wage differentials.

Microfinance, as explained in Chapter One, is usually considered to be part of a longer-term economic development solution for some economic actors. However, the methodology and practices can also be part of relief projects, and as such microfinance enters the dependency/empowerment debate by addressing issues on both sides. For example, in its ideal implementation, local citizens are trained as microcredit program promoters and administrators, loan recipients actively take charge of their economic and physical state, and local support is built-in to the methodology when neighbors and friends pay on behalf of a borrower who is ill or experiencing a personal emergency. Also, with microfinance, recipients receive attention and funds that return to the community in the form of improved health and education for entire families. Clearly, when microfinance programs function as described above, the positive aspects of empowerment are achieved and the more loaded political and economic concerns about

local involvement are assuaged. Microfinance programs often include savings and education programs that women and men can utilize at their own pace. This process does take time—usually five to fifteen complete loan cycles or between one to four years. By this process, microfinance bridges the gap between the informal and the formal economy.

Service Learning Definitions

This paper now moves from addressing organizational structure, international development debates, and microfinance particulars to addressing the theories and practices related to service learning. Service learning refers to involving students in a service activity for a non-profit organization and asking them to "reflect on the service activity in such a way as to gain further understanding of course content, a broader appreciation of the discipline, and an enhanced sense of civic responsibility" (Bringle and Hatcher 1996). The activity must mirror course content and thereby serves as experiential learning (Kolb 1984). Service learning, however, is not the same as community service or volunteerism. Instead, it "delivers on the learning objectives of the course (for which the student has contracted) via the community service activity just as an exam or paper does" (McCarthy 1999). Because service-learning functions as a supplement to papers and exams, it serves a variety of students who learn better via other mediums (Belenky et al. and Gilligan 1993).

Service Learning at Business Schools

As recently as 1996, business schools at the University of Michigan, the University of Pennsylvania, Georgetown University, Gonzaga, Florida International,

Bentley College, and the University of Wisconsin-Madison had implemented service learning courses into their undergraduate and graduate curriculums. In analyzing these various programs, Kolenko, Porter, Wheatly and Colby (1996) identified three components as necessary for students in any service learning program: personal insight, understanding of social issues, and application of skills. All programs utilized some mixture of the three components, but each varied in its emphasis. The authors also learned that most service-learning projects were sponsored in business ethics or business and society courses, with leadership and orientation courses in the minority (Kolenko et al. 1996). However, at several institutions, service learning was integrated into a wider variety of classes: Accounting, Business Communications, Economics, Finance, Management, Marketing and Law.

Analysis of most business school service-learning programs suggests that "lower level courses can be more successful at requiring mandatory service projects because the level of involvement merely requires that students experience the agency. Upper-level courses typically require more substantial outcomes and thus more involvement" (Kolenko 1996 and Kenworthy 1996). This finding suggests that faculty and administrators interested in service learning and H.E.L.P. replications should carefully consider and outline the level of commitment they expect from their students prior to having them engage in the service learning activity.

Paul Godfrey (2000) suggests it is imperative for business schools to engage students in service-learning activities because recent economic and business indicators suggest the ascendancy of the private sector in taking on social issues. Thus, we need to train leaders in the private sector how to address social issues. Further, he argues that the

"…continuing ability of the private sector to set the agenda for the United States (and by implication for much of the world) depends on the extent to which individual private managers and business organizations can deliver an improved standard of living while avoiding excesses of greed, overconsumption, ecological degradation and the vicissitudes of the business cycle." He concludes that management education influences management practice by "encoding key moral and behavioral tenets into the undergraduate and MBA curricula" (Godfrey 2000). While this moral argument may or may not convince business school faculty to incorporate service learning in their classrooms, it does suggest one outlook that business school faculty can consider.

The assertions of proponents of service learning in business schools suggest that faculty expectations should vary based upon the students' undergraduate or graduate status. Further, they suggest that there may be a moral or social imperative for business schools to embrace service learning. The following section outlines some of the specific benefits of the service learning approach specific to business school situations.

Benefits of Service Learning in Business Schools

Service learning can benefit business students by providing an experiential base for technical skill application. When students develop and design their own projects, they "make strategic decisions and trade-offs between what is feasible versus what is possible" (Godfrey 2000) and thus learn about real-life business dilemmas. These client-consultant interactions provide experiences that are similar to more traditional field studies or consulting opportunities. Godfrey also suggests that service learning provides students with "intimate access to bureaucratic processes and the difficulties many

organizations have in resolving moral dilemmas. Traditional internships and other experiential learning exercises shield students from the intense conflicts inherent in most organizations." Because service-learning projects require real-time, scheduled deliverables, they take students outside of the theoretical and academic commitment and into a commitment to a real client. This necessity teaches professionalism and follow-through. Godfrey also suggests that one of the greatest benefits of service learning may be that students learn to humanize social issues, and thus become leaders who have encountered moral paradigms beyond the "morality of the market."

Barriers to Service Learning in Business Schools

Some of the barriers to implementing service learning programs in business schools are the same as the barriers at any educational institution. Faculty may be philosophically opposed to academia becoming involved in community service or feel hesitant to learn the new pedagogy and take on the perceived additional workload. Non-tenured faculty feel reluctant to add to their balance of publishing and teaching responsibilities. Many faculty members do not see sufficient tangible rewards for the endeavors (Kolenko et al. 1996). Also, in business schools, many faculty earn a significant portion of their total income from outside consulting and executive education courses so they resist activities which curtail such activities. Interviews with faculty reveal that in business school, unlike in law school, there is no tradition or requirement for *pro bono* work. Other barriers include inadequate funding for pilot and pioneer programs, safety and school liability concerns, student resistance, legal concerns, and even resistance on the part of the recipient institutions.

If these barriers can be overcome, the literature suggests several key requirements for implementing service-learning projects at business schools. First, find a faculty champion. (Kolenko et al. 1996 and Kenworthy 1996). This champion or "change agent" is ideally a tenured professor whose status will help provide the course or methodology instant legitimacy. This also implies that any program will enjoy long-term sustainability, as these professors typically do not leave their schools after receiving tenure.

It is also important that service-learning programs are not mandated by the administration (which could lead to forced and superficial involvement) and that programs are not outgrowths of student activities' service projects which often have a stigma of being mandated, top-down cross-department initiatives (Kenworthy 1996). When advocates champion these initiatives they build recruits and slowly change a campus or departmental culture. Other foundational requirements are to build networks and structures that support service-learning, develop learning contracts with students, and build life-long commitments to community service (Kolenko et al. 1996). Kenworthy (1996) also suggests that in any service-learning initiative there are four constituencies that contribute to program design and growth: the change agent, the other faculty, community partners and students. Only if all parties work together to create deliverables and set expectations can program success be more likely.

The discussions above address only the most critical theoretical issues that students and faculty interested in grassroots, international development and service-learning projects inherit as they consider linking such projects to the classroom. The

H.E.L.P. Honduras case will illustrate the interplay and conflict between all three issues. The following chapter explains how students and faculty interested in grounding service and microcredit work in a classroom experience modeled their approach.

CHAPTER THREE

RESEARCH METHODOLOGY

To develop a theory about service-learning and student-organized international development projects, the author first used principles from action-research models and emergent theory as her primary methodological foundations. The basic approach behind action-research models and other methods supporting emerging theory is to let theory evolve and develop through a process that is more inductive than it is logico-deductive. Similar to a *tabula rasa* approach, preconceived notions should be held aside until project data emerges which may be used as material for theory generation (Weick 1975). Accordingly, this thesis, and the H.E.L.P. project, stress theory generation as a process and end-result instead of as an *a priori* given from which to launch a study. As Glasser and Strauss stated, "When the main emphasis is on verifying theory, there is no provision for discovering novelty, and potentially illuminating perspectives, that do emerge and might change a theory, are suppressed" (Glasser and Strauss 1967). The H.E.L.P. Honduras volunteers were most interested in exploring the viability of existing theories about organizational and international development, and they were equally interested in exploring new theories about microcredit practices. Thus, they were not as intent on verifying theory as they were on testing and proposing new theories.

The action research methodology was also appropriate for this kind of social experiment and study because of the need for flexibility in practice that post-disaster work requires. Because the intense turmoil that exists after a natural disaster is exacerbated in developing countries; and because of the inherent adaptive nature of

microfinance and humanitarian service projects, the emergent theory approach was even more appropriate.

Action Research

In the case of H.E.L.P. Honduras, both students and faculty planned to draw upon their experiences in the field to decide how to continue to grow the student-run organization. Using an action-research based methodology, six groups flew to Honduras in order to study, work, observe and implement microenterprise and service projects in five areas: Tegucigalpa/Talanga, Danli, Choluteca, Comayagua and San Lorenzo (see Figure 3.1). They were encouraged by their faculty advisor not to devise strong theories about correct microfinance principles until after their exposure to the area and the local practices.

Figure 3.1

Map of Honduras

It is important to note that until the Field Director and the first ten volunteers arrived, these five locations were not selected. Area selection was done according to the action research model of adaptive decision-making on-site. However, all project leaders understood that work in a complete vacuum could be disastrous. Thus, H.E.L.P. leaders sought a formal relationship with a partner NGO from the outset. Such a partnership was integral to the H.E.L.P. organization because it would allow projects to be sustainable. In keeping with the action research methodologies, the process of partner selection was initially left to the student volunteers.

Data Collection

Students involved in data collection relied primarily on ethnographic tools. Data were collected through official "Area Bibles" (notebooks created for area-specific information), personal journals, notes, phone calls, interviews, and official surveys undertaken both for H.E.L.P. their partner organization. The "Area Bibles" were created with the specific purpose of guiding the replication process and informing future participants about area idiosyncrasies and local institutional specifics. From the outset, volunteers assumed that they were responsible as a group for creating a viable organization capable of maintaining a long-term presence in-country. The decision to ask students to consistently record contacts, experiences, and local guidelines was made for reasons of safety and to facilitate organizational sustainability. Records from bi-monthly group meetings and notes from individual journals were also used to help plan and change strategy, assess further contact needs, ascertain our reliance on outside assistance, and monitor our dependence on various local and international organizations.

Phone, Email, and Interviews

Volunteers used phone calls and emails as data gathering methods whenever they were available. Due to the lack of infrastructure in outlying cities and the power rationing in Tegucigalpa, many opportunities for communication were expensive, time consuming, and unsuccessful. For example, during H.E.L.P's three-month tenure in the capital at least three Internet "cafes" closed down.

Interviews with existing contacts and developing new contacts were some of the most important research tactics that volunteers employed. Since volunteers entered Honduras with few references and contacts, it was necessary to quickly develop additional resources. Many Honduran groups were unreachable from the U.S., and in the cases where they did have early contacts, H.E.L.P.'s relative anonymity as an organization made long-distance relationship-building difficult. In particular, the interns in specific areas used interviews and personal contacts to find their service opportunities, research local opinions about the dominant microfinance providers, and monitor safety and housing situations.

Internet

Internet research was less developed in early 1999 than it is today, but H.E.L.P. volunteers relied on this resource as much as possible. Needing to stay apprised of security information, students used the Internet to sort out the conflicting updates on area safety, damages, infrastructure issues, and humanitarian needs assessments. They also used the Internet to research and contact various microfinance institutions (MFIs) prior to selecting a partner organization. They collected information on interest rates, loan

payback rates, and the lending methodologies of various MFIs before they left for Central America.

Surveys

Surveys played a key role in helping management assess organizational effectiveness and participant satisfaction with the H.E.L.P. Honduras organization and its partner. H.E.L.P. management used official surveys, post-project reports, and debriefing sessions to evaluate and improve their strategy, rules, and practices. H.E.L.P. volunteers also collaborated in administering surveys to new, established and even non-participatory borrowers on behalf of their partner organization. While these surveys were turned over to the partner organization, their findings informed the eventual foundation of an alternative H.E.L.P.-sponsored MFI called Accion Contra la Probreza (ACP).

H.E.L.P. Honduras relied heavily on grassroots participatory management techniques during its beginnings. This choice required a heavy reliance on voting, group brainstorming, encouraging the development of autonomous sub-groups and self-managed teams, and the flexible creation and administration of rules and regulations. Other related methodological choices included minimal involvement of school administration and professors while volunteers were doing fieldwork. Dr. Woodworth maintained a strong commitment to student-based leadership activity and encouraged participants to build a flexible, self-managed organization.

CHAPTER FOUR

BUILDING THE H.E.L.P. ORGANIZATION

The Crisis and the Call to Action

As previously mentioned, the initial call to action came from Dr. Warner Woodworth of the Organizational Leadership and Strategy department at BYU. After watching news about the tragedy for several weeks over the Christmas break of 1998-1999, he crafted a ten-page letter that he placed in every graduate student mailbox (Appendix A). The letter included photos and news clippings and it outlined the severity of the situation in Honduras. Its last page included scriptural references about the need for charity and humanitarian service and it closed with an invitation for all interested parties to meet at the faculty lounge at a specified date in order to make further plans. By placing this letter in boxes during the Christmas break, Dr. Woodworth made it one of the first items students viewed upon their return to school.

At 11:00 a.m. on the first Thursday in January, the faculty lounge at the Marriott School was overflowing with willing and interested students. Since this first meeting was primarily an attempt to ascertain the number of interested students and provide an introduction to the concept of microcredit, all 50 attendees wrote their names on sheets of paper and waited for further information on how to proceed. The group of students who eventually did the bulk of the work and participating were largely a different group, but word of mouth evangelizing from this first group proved critical in building that support.

Leadership

Immediately after that meeting, Dr. Woodworth and MBA student Lisa Jones met to discuss the next steps. Lisa Jones was enrolled in Dr. Woodworth's Organizational Behavior 551 class on International Development, and Lisa had approached Dr. Woodworth in early August requesting information on service projects in Central America. At age 30, Lisa was older than the average MBA/M.A. student and had almost ten years' work experience in various entrepreneurial firms. Dr. Woodworth felt this background prepared her for a leadership role in organizing and managing the students.

For one week, Lisa and Warner worked to suggest an initial structure for the organization. Several other students expressed a willingness to be part of a leadership team. These included Catherine Nelson and Ryan McKeehan, both of whom were graduate students in Organizational Behavior also with considerable work experience. Another critical participant was Todd Manwaring, a recent graduate of the Masters of Organizational Behavior (MOB) program. Todd and his wife Kristine were in the process of forming a non-profit organization called Humanitarian Link to advance the humanitarian service options for members of the Church of Jesus Christ of Latter-day Saints. Dr. Woodworth was on the Board of Directors of Humanitarian Link, and the organization was in the process of applying for 501c3 tax-exempt status so that donors could receive tax deductions. Because of Todd's leadership and work experience and his progress with Humanitarian Link, Warner invited Todd Manwaring to join the still-informal leadership team.

Organizational Structure

In terms of the formal organizational structure of H.E.L.P., Lisa, Warner, and Todd functioned as a Board of Directors. Additionally, these three formed a Steering Committee, which included Catherine, Ryan, and at least ten others who were willing to meet weekly (see Appendix C for list of original steering committee members). This extensive student involvement occurred because Dr. Woodworth was interested in constantly building and maintaining student involvement in the organization. Thus, Lisa was a student engaged in motivating and organizing other students, while Dr. Woodworth recruited and provided training in microcredit and development theory. Todd offered leadership suggestions.

The first student meetings were scheduled for evenings. Lisa managed the group meetings by providing an agenda, facilitating discussion, and prioritizing issues. Dr. Woodworth encouraged this type of leadership and group participation, and he attended all meetings to show his support and to monitor the organizational development. Todd Manwaring also attended a majority of the meetings, providing additional "adult" support. Dr. Woodworth's tacit and explicit deferral of power to Lisa formed the basis of her leadership, and the students initially accepted her as their spokesperson and director because of Dr. Woodworth's endorsement.

Foundational Issues

While H.E.L.P. had student leaders, institutional support from faculty, and the interest of highly motivated individuals, the organization still needed to address the following questions:

- When, where, and how often to meet?

- Was a classroom structure necessary?

- How were students to be trained in microcredit?

- Which of the affected countries should volunteers serve?

- Could they do the project alone or should they continue to look for a partner?

- What exactly did victims need?

- How would volunteers fund the project?

- How would group members handle logistical issues?

Because of his belief in democratic management practices, Dr. Woodworth believed the steering committee should not decide these issues without student input. Thus, the first general group meetings revolved around asking students to prioritize the organizational issues. Students were initially most interested in naming the organization. After that, graphic design students immediately created four logos from which the group selected one by majority vote. Another key interest was in finding area experts, who usually were returned missionaries for the LDS church who had spent two years of service in the affected areas in Honduras. Another student interest was in researching the microfinance organizations already in Honduras. Lastly, students created subgroups to manage future tasks. The students divided themselves into the following six committees: Logistics, Microcredit, Research, Fundraising, Public Relations, and Technology. The specific tasks of each committee are outlined later in this section. The organization chart below outlines how the group was organized during 1999.

Figure 4.1

Organization Chart H.E.L.P. Honduras 1999

Naming the Organization

The name "H.E.L.P. Honduras" was selected by majority vote after much debate. The H.E.L.P. acronym that stands for Helping ELiminate Poverty, and the logo was decided in the same democratic fashion. The group instigated a "democracy" box, which was merely a decorated shoe box where students were encouraged to "vent" or write comments about concerns they believed had been passed over too quickly. They also used it to write down issues they had with their leaders or to vote on various topics.

While the name and logo were clearly not "mission critical" issues, the democratic way that Warner, Lisa and Todd handled both the critical and non-critical decisions set the tone for the growth and development of the entire organization. Also, these seemingly small decisions provided the group with a shared history of solved problems that gave them skills to approach larger issues such as their mission statement, class structure, partner selection, and choice of where to serve.

Initial Mission Statement

After the group had chosen a name and a logo, they moved to the more serious issues of selecting their mission statement and goals. After several meetings, the Public

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Relations subgroup selected the following mission statement that was ratified in a group vote:

"As members of the world community, we seek to provide a higher standard of living for residents of Honduras and surrounding areas in extreme poverty through microcredit lending. Through the combined efforts of businesspeople, faculty, and students, we hope to give those in poverty the vision and ability to improve their current economic situation." (Meeting minutes, February 3, 1999)

At this point, the steering committee began to be trapped in circular issues. For example, in deciding where to serve they realized that they needed to know what organizations were already in their geographic areas of interest. But students needed to better understand microfinance in order to evaluate potential microfinance partner organizations. During this time, everyone saw the need to work together, and in identifying and organizing to address their foundational issues, the groups began to prepare in earnest for doing meaningful microfinance and service work in Honduras.

Class Preparation and Structure

Dr. Woodworth had already created both graduate and undergraduate level daytime classes so that students could meet, plan, and work on the H.E.L.P. project. Establishing a formal class allowed students to earn credit for their work and it created a central location where all volunteers could collaborate and learn. It was impossible to accommodate everyone's scheduling needs, so the steering committee created additional evening classes. Lisa and Warner committed to team-teaching both day and evening sections. As instructors, Warner and Lisa required students to meet once a week as a class and once a week with their committee. Students were to elect committee leaders

and spokespeople, and each committee was to write their goals and separate mission statements.

Microcredit Committee

The Microcredit group had the difficult task of researching two issues: who were the "players" already in Honduras and what were the tenets of microcredit they could endorse as a group. Discovering which institutions were already in operation included finding their contact information and communicating with the agencies to ask how H.E.L.P. could be of service. The students used the Internet extensively, and communicated with the agencies via email. People in this committee also used the Internet to educate themselves about the differences between microfinance approaches such as group lending, Grameen bank replications, and village banking. The group also compared interest rates and payback rates in order to rate potential partners. After this research, the Microcredit Committee learned that $5,000 was sufficient seed capital to fund fifteen people through two full loan cycles. Thus, they set the ambitious goal of raising enough money to fund ten to twenty village banks in Honduras.

The Microcredit group was one of the most important groups at the outset because they identified potential partners while also teaching their peers enough microfinance principles to evaluate potential partners. While other groups were assigned to help student volunteers prepare technically and socially for this project, the Microcredit group educated and oriented the volunteers regarding microcredit methodology.

Despite all of the research and the early outreach, the Microcredit Committee reached a near crisis because organizations either chose not to respond, or did not respond favorably to committee requests. Instead, organizations specified that it was

their policy not to accept interns, or they replied that they were too busy reorganizing themselves and their borrowers after the hurricane to have time to work with H.E.L.P. volunteers. Lastly, they indicated that it could be difficult to find initial partners since H.E.L.P. was relatively unknown.

The research and the setbacks of this Microfinance committee were instrumental for several reasons. When H.E.L.P. did find a partner, some previously idealistic group members were sufficiently grateful for the partner's willingness to work together, and during the process group members learned to compare and contrast competing methodologies. It also taught all volunteers the names and practices of other microfinance institutions. Therefore, once students were in Honduras, they were savvier when they visited and interviewed other microfinance organizations.

Logistics Committee

In contrast to the Microcredit group, the Logistics group had less work at the outset, but their load increased as departure time approached. Their initial job was to research the costs of airfare, find the quantity and time-based discounts, consider post-disaster requirements, track the participants, and record their desired departure and return dates. This group also had to track insurance, vaccinations, passport status, class status, and guardian and emergency contact information.

Research Committee

The group in charge of Research and Culture chose the task of reporting the damage and humanitarian service needs as ascertained through primary and secondary

research techniques. Many could call Honduran families directly for primary information. This group also trained the rest of the class on the specifics of Honduran culture—including customs, holidays, regional characteristics, geographic diversity, income levels, typical foods, typical dress, weather, and language. Students received at least one hour of training per week on these subjects.

At BYU, this committee was quickly filled with volunteers who had returned from serving missions for the LDS church in Honduras. Some volunteers had returned to the U.S. as recently as three to six months prior, and most others had served missions within the last three years. However, there were still other members who had served Spanish-speaking missions elsewhere or who were simply interested in the area and/or the topic of culture but who had not necessarily served missions. Many Research committee members had competing biases towards directing H.E.L.P. service to certain areas in Honduras, and they often focused their reports on particular locations. However, as a group, members determined that they could not decide where in Honduras they would work until the Microcredit committee had selected a partner institution. The group members also agreed to postpone decisions until they had finished researching the areas of greatest need.

The Research committee provided the most enjoyment for the class, as their lessons and updates included samples of food, dress, and colorful local sayings and customs. They also provided maps, weather information, and guidance as to how to dress and prepare for life in a contrasting climate and environment. This group sought experts on various issues to make presentations to the class as guest speakers. One example was their request to have people who had visited Honduras two weeks after the hurricane

speak to the class. This group spoke at length about the unique issues related to attempting relief work after a disaster. They discussed their specific difficulties in travel and finding lodging in Honduras, and they described their view of the stresses the Hondurans were experiencing. As part of the same type of preparation, Jerry Hildebrand, President and Founder of Katalysis Partnerships, visited the H.E.L.P. volunteers and spoke to the group about managing microcredit programs post-disaster. Jerry had Honduran partners whose microfinance organizations had been affected by the hurricane, and he explained how debt collection timeframes were extended, how clients first needed shelter and basics, and he described how additional loans were necessary in order to enable people to rebuild their lives prior to paying back both loans. By searching out these types of speakers, the Research committee prepared the class for the realities of their upcoming situation.

Fundraising Committee

The members of the two remaining committees, Fundraising and Public Relations, often called joint meetings. In some cases, they shared members. The members of this committee decided that while the tasks of each group were different, neither could complete its work without the other. The Fundraising committee knew that every volunteer needed guidance on how they were to raise funds for the H.E.L.P. cause. The Fundraising committee members provided suggestions on how to access funds, they sponsored events such as car washes and yard sales, sought corporate sponsors and/or permission to fundraise at sites such as Target, Wal-Mart and Albertsons, and eventually drafted sample letters for individual student contacts. The group also committed to

broadcasting "big wins" and the strategies students used for successful fundraising. This committee also targeted high schools and service organizations such as the Lions Club, Rotary Club and others. Lastly, the Fundraising group decided to use classrooms as a forum, and so a subgroup created a professional presentation with collection boxes for use by those who scheduled time with professors and who were comfortable approaching large groups.

Because the Fundraising committee wanted to be self-directed and goal-oriented, they set the goal to raise $150,000 in the short term and close to $500,000 in the long term. They arrived at these goals by calculating how much it would cost to both fund banks and to fly volunteers to Honduras. They also selected these numbers because they were planning on a long-term commitment to H.E.L.P. and to the cause of microcredit.

Public Relations Committee

The Public Relations committee worked on signage, media coverage, and press kits to inform internal, external, and future stakeholders about the class, funding needs, and the needs of the Hondurans. This group also collected and recorded video coverage of media reports on the damage. Some students had personal contacts in the media, others had an interest in Journalism, and others had the personality type that made Public Relations work sound interesting. This group was asked to prep the media and inform the media both before, during, and after initiating the H.E.L.P. project. Their work was made difficult by the fact that H.E.L.P. management and volunteers were daily in a state of flux about the specifics of what the organization and volunteers would do, where they would

serve, and which volunteers were ready to go. Some copies of the press coverage the group received can be found in Appendix D.

Technology Committee

The Technology committee, comprised of four members, was one of the smaller committees. Its members, including one MBA graduate student, were knowledgeable about computers and they wanted to use technology to leverage H.E.L.P.'s information assets and communication needs. This committee lobbied for a dedicated URL, the creation of a website, the purchase of a digital camera, and the creation of a digital membership database. H.E.L.P. initially had no funds for the needs of any committee and the Technology group was hardest-hit by this problem. Most of their needs required some capital—even registering a URL and a domain name cost money.

A H.E.L.P. volunteer had to belong to one of the six committees described above. Committee representatives used the first part of each class session to report on successes and setbacks, so the whole class was always up to date on the progress of their peers. In addition to class meetings, the group also held informal meetings in a "war room." Because of the multipurpose nature of the classrooms at the Marriott School, volunteers needed to ask permission to permanently use one small room for meetings and announcements. Volunteers called this the war room and decorated it with flags, press releases, a fundraising thermometer, and areas designated for each committee to update. The use of this room, while seemingly a small detail, was actually a very visible and physical manifestation of the work and the cause. As such, it was more important symbolically than it may at first appear.

Sponsorship and Tax Status

H.E.L.P. management wanted their organization to be sustainable, and they believed they could create a new type of "Student Peace Corps" if their endeavors were successful. However, their donors required H.E.L.P. to be a non-profit organization so that donations could be tax-deductible. In order to accomplish this, the leaders found they needed to create an organization separate from the school because preliminary research at the Marriott School revealed that using the university's nonprofit status would create accounting and oversight problems.

Fortunately, Todd Manwaring was concurrently creating the non-profit organization called Humanitarian Link and his application for non-profit tax exempt status had already been submitted. One of his board members was Dr. Woodworth. Todd was already advising the H.E.L.P. team and he was willing to sponsor them in the name of Humanitarian Link. At the time, such sponsorship entailed providing the following: legal and financial support, the 501c3 license allowing donations to be tax deductible, and strategic counsel. Lastly, Todd and his wife Kristine committed to paying some of the overhead costs including, but not limited to: fax, phone, and copying. Given this sponsorship, Todd's primary concerns were for legal and medical protection for all participants. Thus, he paid for the research regarding the most effective and affordable ways Humanitarian Link could legally sponsor and protect volunteers and participants. Todd created legally-binding waiver forms, and he required that all students submit proof of insurance before anyone could apply for foreign travel sponsored by his organization. While the H.E.L.P. group was initially prepared to apply for 501c3 status concurrent to planning and creating other aspects of the organization, Todd and Kristine's

willingness to be an umbrella organization for H.E.L.P. made it possible for all of volunteers to concentrate on other issues.

Partnerships in the U.S. and Honduras

As the semester progressed, the Microcredit committee and the entire class became increasingly concerned about the lack of response they had received from various microfinance institutions. Todd and Warner intervened and contacted colleagues at key institutions. One of the people most willing to collaborate with BYU students after being contacted was John Hatch, founding director of FINCA International. FINCA is one of the original solidarity lending groups, and the FINCA methodology began in Peru concurrent to the start of Grameen in Bangladesh. FINCA is based in Washington, D.C. and operates in Latin America, Africa, Central Asia and the Caucasus. FINCA has an official subsidiary, FINCA Honduras, which operates independently in Tegucigalpa, Honduras. Currently, FINCA has over $40 million in loans disbursed in 32 countries to over 171,000 borrowers (www.villagebanking.org/about/history.htm, February 3, 2001).

Initially, John Hatch shared some of his reservations about working with the H.E.L.P. group, and he felt he was also speaking for leaders of other international MFIs. His concerns stemmed from fears about working with, and being responsible for, a large number of student interns. FINCA, like most nonprofit organizations, had neither the budget nor the resources to train, acclimate, or otherwise accommodate a mixed group of fluent and non-fluent student interns. However, John was intrigued by the prospect of working with BYU students because he respected LDS values about building self-reliance and serving the poor. He also understood that most BYU students had already

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experienced life in a foreign country where they had "lived at the level of the people."

He appreciated that the majority of students were fluent in Spanish and were willing to commit to long periods of service. Lastly, he was sincerely moved by the interest and passion of the group and their reputation for hard work and clean living. Thus, he agreed to contact his managing director in Honduras on behalf of the H.E.L.P. Honduras group. However, he cautioned that he could only act as an information broker with FINCA Honduras, since they were sufficiently independent from FINCA USA that they did not need to accept H.E.L.P simply on his recommendation. Ultimately, with John's assistance, FINCA Honduras agreed to work with the H.E.L.P. interns. Thus, by March, H.E.L.P. had an ally in both the U.S. and Honduras.

H.E.L.P. volunteers sought a partnership with FINCA because FINCA agreed to sustain all joint projects after H.E.L.P. volunteers left Honduras. As part of the partnership, students understood that their first work would be to use the FINCA methodology. While H.E.L.P. leaders established a contractual relationship with FINCA, they also built-in exit options and the understanding that volunteers could potentially work with and research other organizations. Since H.E.L.P. was also interested in allowing interns to do service projects, H.E.L.P. leaders guided students toward starting their own initiatives and working with existing service NGOs such as the Red Cross, United Nations, and others. From the outset, H.E.L.P. volunteers planned they would funnel their microcredit funds through this organization in return for the opportunity to learn, study, and work.

As John Hatch was traveling extensively and had to communicate with his international colleagues, there was a delay before the students understood from FINCA

what they would be doing in the field. Ultimately, John drafted an agreement letter (Appendix B) and he planned a personal visit in late March. Until he wrote the document and came to visit, the students were left to hypothesize about what they would be doing and what they would find in Honduras. Also, it was not until his visit that students considered going down to Honduras in shifts, with an early "scout" group going first. The ambiguity caused by this situation forced everyone in the organization to learn coping skills, patience, and flexibility during the waiting period.

Funding Specifics

The arrangement with FINCA was that H.E.L.P. volunteers would provide funds and manpower to start new FINCA banks and then FINCA staff would continue to fund and manage banks once the volunteers left. This arrangement offered a critical feature in that it guaranteed long-term sustainability of all H.E.L.P. initiatives. FINCA staff members assisted H.E.L.P. volunteers in calculating that funding a village bank in Honduras would require $5,000 in seed money. The H.E.L.P. members voted that it was fair to have two students' donations go towards one bank, and they also felt that H.E.L.P. should cover airfare and a minimal stipend for the students. Students decided that they would donate time, energy, and their own funds for items above and beyond the stipend.

This arrangement was a work in progress, which meant that debate was constant, and at any given time there was a group of students who were vigorously opposed to some aspect of the plan. This financial arrangement also meant, in 1999 dollars, that each student was initially required to raise $2,250. This money was to be used for both banks and travel. Some people had donors who wanted to specify one cause or the other

as the direct recipient of funds, but most students simply worked to raise money for the cause of creating banks.

Other fundraising events were that students voted to provide their own seed money by collecting a $50 "good faith deposit" from any student who wanted to contribute to this starter fund. The students rationalized that the cost of books for any class was actually more than the $50 deposit. Some of the money did go toward class materials. Todd Manwaring also donated $500 as seed money.

Both Todd Manwaring and a Finance Committee carefully tracked the donations, and they put funds from several events directly into accounts that indicated they were only designated for banks. For example, any money raised on campus was put directly to bank funds so that students never donated to the travel expenses of other students.

Fundraising proved to be one of the greatest challenges H.E.L.P faced. This task was challenging because volunteers and directors alike did not understand how potentially complicated fundraising could be at a private, church-sponsored institution. Initially, the H.E.L.P. steering committee planned several reasonable-sounding strategies: students set up tables in front of the main library and had students man the booths during key traffic hours. Students had posters, fliers, decorations and even music to attract people to the booths. Volunteers had boxes where they collected the small change that fellow students offered. The fundraising committee worked with local businesses such as the Target, Wal-Mart, and Albertsons stores in the local area. These businesses allowed volunteers to set up tables and booths and they also offered to match one half of what students raised that day. The fundraising committee also went to nearby high schools where student body representatives sponsored fundraising drives among graduating

seniors. The steering committee considered ways to broadcast their message among friends at church, and some volunteers started door-to-door campaigns. The Marriott School allowed members to have a standing table with a collection box at one entrance to the building. In addition, volunteers staged a mass fundraiser by taking 15 students and their collection boxes to a sold-out volleyball tournament. Most of the campus based fundraisers did not yield significant funds.

At various periods in the semester, students visited the larger classrooms with formal, pre-prepared presentations that included an overhead copy of a photo of a ruined house, an overhead briefly explaining microcredit, and an explanation of H.E.L.P. Honduras and where to write the checks. However, the fundraising committee spent the majority of their time helping almost every student involved draft a personal letter to their family and friends. Templates showing the original letter and later versions can be found in Appendix E.

Because there was never sufficient money, nor was there ever enough money to even "cover" the costs of sending the people who could leave earliest, there was a constant need to create some criteria by which management could decide how to allocate available funds—should it be based on hours worked? On family need? On intent? The answers to these questions constantly evolved over the semester, as all students attempted to grapple with what was ideal versus what was probable and realistic. One of the most difficult managerial issues was developing ways to counteract the resentment and anger that often accompany any discussion about money and allocation of funds.

The findings about how the university administration responded to the fundraising efforts are addressed in the analysis section in Chapter Six.

Remaining Strategic and Structural Issues

At the weekly steering committee meetings held early in the semester, the ten members discussed their assumptions about what H.E.L.P. volunteers would do once in Honduras. According to meeting minutes, the responses covered: banking, training, service, and church projects. During these conversations, Lisa expressed concern about the differences between mission travel and independent travel. In general, minutes reveal that the entire management team was concerned about preparing the students mentally, physically, and emotionally for what they would find in Central America.

CHAPTER FIVE

MANAGING THE ORGANIZATION

By March 30, 1999 H.E.L.P. had a leadership structure, a collective history of
consensus-based decision-making, a microcredit lending partner in Honduras, a group of
volunteers who had Spanish language fluency, volunteers who had personal contacts in
the Tegucigalpa region, volunteers who had received training materials on microcredit
techniques, and volunteers who had prepared mentally and physically for service in
Honduras. By the time the Logistics Committee members purchased airline tickets
(Monday, April 19, 1999) and students left for Honduras, only 15 weeks had passed since
Warner, Lisa and Todd had started the organization.

Launch

The students voted that Lisa should travel to Honduras three days before the team
to find lodging and prepare contacts for their arrival. Lisa arrived in Honduras and used
her three-day lead-time to meet with Gladys Enriquez, the Director and co-founder of
FINCA Honduras. Gladys' concern was that she and her staff not be burdened with
caring for the volunteers' logistical or medical needs. She also expressed concern
because she did not want students from a church-sponsored school to be proselyting
during their tenure with her organization. After assuring Gladys that volunteers were
prepared to work, Lisa set up appointments with U.S. embassy officials and with Gerry
Schaffer, the Director of Operations at the Peace Corps headquarters in Tegucigalpa. She
also made an appointment to meet with the two mission presidents in order to discuss the

imminent arrival of volunteers as well as to create ground rules for how the two groups might interact.

The objective of the meetings with Peace Corps and embassy officials was to learn appropriate safety precautions and preventative measures. It was also to create a network of people who could provide Lisa with up-to-date information as weather and social changes occurred within the country.

Three days after Lisa's arrival, two returned missionaries (Hillary Storey and Matt Burhley) came to Honduras. Two days later, a team of seven additional people arrived. These later volunteers (Ann Zarkow, Natalie Wright, Eric Shellman, Jared Maybe, Brandon Wood, Nikki Biskovich, and Michael Lemperle) were some of the first people to have raised enough funds and who had trained themselves in microfinance techniques. For everyone involved, the priorities were safety and establishing a working relationship with FINCA.

Building Trust with External Constituents

Upon arrival, Lisa needed to build contacts in order to access resources to address the needs of the student volunteers. Knowing this, Lisa sought to build relationships with various people and organizations in Honduras. In order to be taken seriously, she dressed in a professional and relatively formal manner for all initial meetings. She also selectively mentioned H.E.L.P.'s different organizational designations. For example, many people are wary of groups of "students," when they are not wary of groups of "volunteers." It is usually safer to refer to a group as a service organization rather than as a microcredit institution because people do not initially assume that service organizations

travel with large sums of money. Using this knowledge, Lisa used the combined the power of first impressions with judicious vocabulary choices as she built contacts and friends for the organization. In this manner, she sought to build the support for the H.E.L.P. Honduras organization during its first months.

Equally important throughout the summer was the need for internal trust—for the Field Director to have the ability to influence and guide the volunteers. This need was reiterated after conversations with the Director of Operations for the Peace Corps. In their first interview, this Director told Lisa of the situation several Peace Corps volunteers found themselves in when Hurricane Mitch occurred:

> "The volunteers were constantly checking in with headquarters in Tegucigalpa according to the rules. We had satellite information on the hurricane, and we instructed several volunteers to evacuate the island via Roatan. They left per their instructions and remarked later that they could not believe they were being asked to leave. They left their areas on sunny days with no signs of trouble. If they had not listened to and followed their leaders, they would have been killed."

This story affected Lisa, as it suggested the need for a leader that volunteers would follow willingly even if decisions were controversial. This need changed the group dynamics, as a more authoritarian and hierarchical structure was antithetical to the democratic and consensual management style leaders had earlier embraced.

Given the increased safety requirements and the shift in governance style, the first group to Honduras had difficulty adjusting to the increased rules. They also struggled with having a perceived peer giving directions. Many volunteers did not appreciate Lisa's responsibilities nor did they all respect her skill or expertise. Thus, they questioned the choice of geographic work areas, the reliance on FINCA, the emphasis on safety, and the need for constant check-ins.

Safety, Rules and Bylaws

Lisa added rules to the original list after she spoke with embassy officials, Peace Corps Area Managers, mission presidents, and local ex-patriots. She gained a sense of procedures necessary to keep the students safe, such as: students needed to register with the embassy using official cards which included U.S. contact information and planned departure date. Students needed to carry copies of their passports, leave copies of their passports with Lisa, and leave one copy with U.S. contacts. Additionally, students needed to use the buddy system at all times, avoid travel at night, and safeguard emergency food and sufficient funds to be able to quickly leave their areas at any time should that become necessary. Further, Lisa insisted that each student create a clear hour-by-hour daily schedule with a step-by-step map that described exactly how to reach their home and their key work areas in case she or anyone else needed to enter their area and find them at any time. Lastly, Lisa insisted that every student pair call in to headquarters for a weekly "safety check-in" where they were to report the road conditions, infrastructure status, and any other news regarding the changing safety of their area. During that same call, Lisa would apprise the volunteers of any updates she had learned from her contacts in the capital. While these were some of the key rules and practices Lisa insisted upon, she also learned of other rules and suggestions from her various contacts.

Some of these suggestions were explained to her in ways that made them seem vital, if still a bit unusual. For example, the mission president stated that several missionaries had been through painful dehydration treatments because clean water was not available when they needed it after helping in manual labor service projects. After

spending time treating missionaries and waiting for them to rehabilitate, the mission presidency made a rule that missionaries carry water at all times. They suggested that H.E.L.P. students do the same, and they informed Lisa of the economical locations to procure the thermos-type water bottles that they found most useful in the past three years of their tenure. However, when Lisa had the first volunteers shop for these items, most declined and did not appreciate the suggestion or the rule. Only after they found themselves in remote areas glad for their "forced" water supply did they change their attitude about some of the unusual-sounding rules.

Other rules had more intuitive origins, such as Lisa's requirement that students always carry a map, locate alternate ways to leave their areas and the country, memorize key local phone numbers or leave them in a safe place, and make plans of action for extreme eventualities such as being robbed of everything including clothing. While these rules seemed like micromanagement to some students, Lisa felt they were necessary safeguards during a time of incredible social and physical instability.

Basic Student Activities

Student volunteers wanted guidance and direction during their first days in a locale. For students who were assigned to "open" new areas, Lisa provided teams with a list of seventy questions they were to research. These questions served several purposes—they provided vital safety information and a focus and structure for the first days in an area. Lastly, a natural consequence of answering all of the questions was an increased familiarity with an area and its potential contacts and resources.

Students who arrived later in the summer did not need to research their areas. Instead, their weeks were full of three activities: microcredit work with FINCA or other organizations, service work with an organization of their choice, and the miscellaneous paperwork, socializing, and travel to meetings.

A typical day began early with students making their own breakfast or traveling to a home where they paid for meals. Ideally, students met a FINCA employee for transportation to a bank meeting. Sometimes students could walk to FINCA meetings or they traveled in public transportation to target areas. In cases where students wanted to found new banks, they spent the day with promoters trying to build support and gather a large group of women to hear about the idea of microcredit.

In order to provide variety and meet organizational goals, students told FINCA that they could not work with them every day. On their "off" days, students went to hospitals or orphanages, designed service projects, or otherwise searched for community service as requested by Hondurans. Interestingly, students thought they could accomplish more in one day than they actually did. It took more time than they expected to arrange meetings with community officials and it took longer to find transportation or to walk to destinations. FINCA employees were often late or failed to arrive, or clients did not attend meetings. Sometimes, FINCA employees could not bring the money or paperwork due to power losses and malfunctioning computers at headquarters. In many cases, students criticized FINCA or the Honduran borrowers because one or the other failed to live up to their preconceived expectations. Thus, students needed time to discuss these feelings of frustration with each other, and they needed to be prepared for these feelings prior to their arrival.

Through the process of building H.E.L.P., growing accustomed to the rules, and managing their time and expectations, the students benefited from their association with local members of the LDS church. Whenever possible, students relied on church members to supply housing, food, and other services. Students wanted church members to receive the funds from performing these services, and members enjoyed the financial benefits and the interaction with U.S. visitors. The sense of a commonly shared religious philosophy also grounded the students during this time of transition.

Dr. Woodworth suggested that the H.E.L.P. group work closely and openly with church officials. Thus, he was determined to keep all church officials apprised of H.E.L.P.'s intentions and existence. He initially sent explanatory letters to the Area Presidency in Guatemala, the headquarters for the Central American region. (Area Presidents oversee the work of mission presidents in a region, who in turn oversee the day-to-day issues of the missionaries under their care). Simultaneously, Dr. Woodworth sent introductory letters to mission presidents over the two missions in Honduras.

Interestingly, when Lisa arrived in Honduras, she used the phone book to call the mission and arrange a time to speak with the mission president. When Lisa arrived, she found that he had not yet received any notification of H.E.L.P., its goals, or its affiliations. Lisa met the President in his office, and purposely wore professional dress for all initial meetings of this type. Lisa provided an "on the spot" introduction to the organization, complete background information, and an explanation of microcredit. She also explained that while the majority of the group was comprised of BYU students, the group was not officially affiliated with the university or the church. Lisa promised

mission presidents that the H.E.L.P. group would interact with their missionaries as much or as little as they desired. Some mission presidents were very interested in having their missionaries and their congregations interact with students. Others preferred that students avoid meetings with missionaries as they considered such meetings distracting.

Currently, administrators at BYU have created guidelines governing how individuals and professors should communicate with church leaders in other countries. For example, students and professors interested in such communication need to have their letters or faxes reviewed by Sandra Rogers, the Associate Academic Vice President of the University. However, these protocols were nonexistent in 1999 and thus Dr. Woodworth had to do the work of contacting and updating people without any institutional assistance.

The introductory meetings with the mission presidents had a practical benefit for H.E.L.P. as well. In conversing with the President and his wife about health and discipline issues, Lisa learned tips related to her group. Their advice proved invaluable in regards to such things as anti-malarial medicine. For example, their advice in the case of H.E.L.P. volunteers was to avoid taking the medicine. They also provided information about locations of recent robberies and updated and amended local mission rules. Later in the summer, Lisa and the mission president compared notes about English-speaking doctors at local hospitals, proper clinics in the more rural areas, and other related issues. The mission president also helped Lisa select work and living areas by providing information on the extent of each area's church influence and the concomitant potential safety net.

Logistics

The logistical issues related to arriving and staying in Honduras were complicated. One of the difficulties occurred because once most of the students had arrived, H.E.L.P. lost the base of volunteers in the U.S. who were buying and changing tickets, preparing students pre-departure, verifying insurance coverage and language proficiency and performing other logistical tasks. Some of the logistical issues arose in Honduras instead of the U.S. For example, the volunteers voted to work in five separate regions, the country was still riddled with ruined bridges and roads (and it was rainy season so roads and bridges were being ruined afresh), H.E.L.P. had limited funds, there were communication barriers such as no phone lines and few email options, and volunteers were dependent upon public transportation.

Given these issues, many of which had direct safety implications, communication between the regions and headquarters and the regions and the United States was the primary concern for the Field Director, the students, and their parents and guardians. One advantage was that H.E.L.P. had received a donated cell phone that Lisa was able to activate in Tegucigalpa for a small monthly fee. Lisa also had a phone and fax machine at her home ("headquarters"), and when in Tegucigalpa, volunteers had access to email. However, this access was faulty, slow, expensive and prone to rationing and/or crashing.

Communication with the U.S.

As suggested earlier, the volunteers were in a frugal state of mind during that initial year. They felt calling the U.S. was prohibitively expensive, so management attempted to communicate via email. This medium was still expensive and time-

consuming, and often was not fast or direct enough. However, for the most part it proved adequate for announcing the arrivals and departures of various students, for updating the U.S. liaisons on the health and general progress of the volunteers, and for notifying the U.S. liaisons of the safe arrival of groups of students. One suggested change for future years would be to budget funds for phone calls and conference calls to the United States where all volunteers can participate and feel assured that their concerns are being adequately described and addressed.

Local Contacts

While volunteers initially approached leaders of the LDS church when they entered an area, they also introduced themselves to other religious and civic leaders. A rich source of information and ideas for service projects came from NGOs or local organizations. One of the students' first goals, especially in smaller towns where their arrival was obvious, was to approach the leaders of various churches, the *alcalde* (mayor), and the doctors and nurses at local hospitals. These contacts, as well as the contacts from international NGOs such as Red Cross, CECI, etc., helped the volunteers create a network of friends who advised them, proposed projects, and loosely "protected" them by explaining their presence to the locals they could not address directly. The students always specified at the outset that they were a service organization. In the interests of safety, they did not mention money, loans, or related subjects that could endanger the volunteers if people thought they were in possession of large sums of cash.

Conflicts

Once the organization was in full operation in Honduras, with students dispersed throughout five regions, the volunteers began to experience several types of conflicts. One type dealt with expectations: the three leaders had not adequately addressed the topic of pacing or expectations. All of the people who came the earliest to Honduras were also those who had the most interest in "starting their own banks." No one wanted to franchise or be a summer intern for other organizations, and a huge part of their motivation had come from their belief that they could and should create new village banks. Most of this may have been because H.E.L.P. management focused heavily on the positive aspects of implementing microcredit. By highlighting the positive, and by working with students who had not had meaningful work experience or faced real life entrepreneurial issues, management created expectations that made understanding and realistically appreciating the complexities involved with initiating, implementing, and maintaining microfinance organizations more problematic.

Other conflicts were played out on a more tactical level: people wanted more money for their stipend, more vacation time, fewer group meetings, less involvement with FINCA when they felt that FINCA was not reaching poor enough clients; they wanted new partners or teammates, new rules, more freedom, more church involvement, they wanted to prevent money from going to FINCA; they wanted to contact and work for other NGOs, they wanted to cancel service projects or start them, they wanted access to other leaders besides Lisa, and some wanted to stop going to church. The most difficult issues related to rules about dating, being out after dark, hitch hiking, and travel restrictions. There was also a debate about who should go where, where and how they should open or close areas, and whether or not Lisa needed a "buddy" in the capital.

Most of these conflicts were addressed by the group on a case by case basis with considerable debate. In extreme cases, volunteers contacted leaders in the U.S. for new input. The democratic, discussion-based approach to problem solving worked best for the outgoing and vocal volunteers. In the future, leaders and Field Directors should consider the learning and conflict-resolution styles of all volunteers and should explore other ways to address group issues. Some suggestions include dividing volunteers into small groups to generate alternatives, asking individuals to write their suggestions before speaking, and allowing for anonymous input on some topics.

Funding and Logistical Issues

One of the heavily debated issues in the H.E.L.P. organization dealt with managing the finances once funds were raised. As mentioned earlier, students were required to raise $2,250 before they could depart from the United States. This money contributed to the founding and funding of a FINCA bank, it paid for flights, hotels en route, and it allowed students to have a $125 per month stipend. Lisa opened a U.S. dollar-delimited bank account in Honduras and students brought cash or travelers checks with them when they arrived. Lisa deposited large sums of money immediately after students brought them, but she and other students kept smaller sums of money on their person. In this way, the money was both accounted for and safely stored.

This financial arrangement certainly allowed H.E.L.P. to keep the contractual promises to both FINCA and to the H.E.L.P. members. However, some members did not want to donate money to FINCA, others worried that their donors had not understood that

some money went to student expenses, and others worried that the stipend was too low since they did not want to spend their own money to any degree.

Many volunteers were left behind in the U.S. while they continued to raise money. For some, this delay was convenient, as they had commitments that naturally set back their departure. For others, this delay was a painful postponement with no concrete end in sight. In order to assuage this situation, H.E.L.P. leaders allowed students who had raised large sums (larger than $2,250) to allocate or "give" their money to other volunteers who were waiting. This group also waited anxiously for other funding sources to materialize, as H.E.L.P. had the policy that "a rising tide would lift all boats." This policy indicated that if general funds came to the organization, H.E.L.P. would divide the amount by the number of people waiting so they only had to raise the difference between $2,250 and this new sum. However, at no point in the summer did H.E.L.P. receive a large donation, so students continued to work on fundraising at an individual level. The Logistics group determined that they could not purchase tickets until a volunteer had collected all of their money. Given this rule, people could not plan their departure dates, nor could the Field Director plan on when she would receive new volunteers. This fact proved to be a complication for all parties, and it made the expense of the tickets greater as H.E.L.P. could not always preplan for early purchase discounts.

Once in Honduras, the remaining financial conflict regarded the living expenses stipend. Volunteers had very different expectations about what the stipend money should and should not cover. Some felt that the money was just an offset, and they fully expected to incur other expenses. Others felt that they should have no additional spending, and that the stipend should be large enough to cover all "needs." However,

student "needs" ranged from basic necessities such as more food to luxury or recreational purchases such as fast food, upright fans, new mattresses, vacations, souvenirs, and other non-essential items. In fairness to the group of students who fell into a middle category, H.E.L.P. did required volunteers to travel to the capital for many meetings, and these trips had associated hotel and bus expenses. H.E.L.P. students had many debates about the stipend and ultimately, management raised the base amount. Management also learned that in the future, they needed to discuss financial planning and spending expectations prior to departure.

Motivation and Morale

To address some of these conflicts, H.E.L.P. volunteers raised their morale, renewed their commitment, and refreshed themselves by gathering together periodically to discuss and work on specific issues. Sometimes, these meetings lasted too long and were energy "drains." However, several times during the summer the group met for rest and relaxation with the goal of sharing best practices and enjoying the company of friends. Lisa scheduled these meetings to improve morale and to provide rest and relaxation for the volunteers. Whenever students met for this purpose, Lisa planned them in scenic locations and included "company sponsored" food. Once, the group went to *Valle de Angeles* for curio shopping and then gathered at a park to BBQ, discuss issues and vote on initiatives. Another time the group accessed a villa and everyone enjoyed a day-long "best practices" workshop. For many students, this trip and the chance to be enlightened by others was a highlight of the summer experience. Also, while many students expressed frustration at the long meetings and with the level of conflict, they

have also said that they learned a great deal in working out these issues in a group setting. Thus, the practice of working out issues together served to train and teach group members, and it also prepared students for sessions where participants focused on successes and goals rather than conflict resolution.

Service Projects

One of the topics that students discussed in their group meetings was service. The H.E.L.P. mission statement included service as one part of the three-part purpose. Members felt more ownership regarding these service projects than they did with some of the microcredit projects. However, volunteers were surprised at how much the service projects varied from their expectations. H.E.L.P. management and student research had prepared volunteers to expect to be digging and building and performing manual labor. However, since the hurricane had occurred six months prior to their arrival, much of the immediate digging and building had already occurred. In fact, many Hondurans who facilitated the search for service projects asked volunteers to abstain from performing the labor. They feared that Hondurans were becoming dependant upon the labor of foreigners, and that Hondurans were coming to expect and demand such assistance.

Instead, these facilitators asked students to help organize, motivate, train and otherwise serve the Hondurans. Volunteers had originally planned to have the non-fluent students spend more time doing service, but this plan was not as viable as it first appeared because fluency was required in the less physically demanding projects. Examples of the service projects that were sustainable included: human rights training courses for city and county officials, requesting funding from Honduran and U.S. sources for bridge building

and other infrastructure related projects, establishing Spanish and English language classes, volunteering in hospitals and clinics, and visiting orphanages and schools.

Student Response to FINCA

When students were not working on their service projects, they were most often working with FINCA employees. While many students were able to maintain a positive attitude toward FINCA and toward H.E.L.P.'s labor and financial commitment to them, a few outspoken students who had serious issues with FINCA quickly influenced the majority. Specifically, students had asked FINCA to allow them access to their systems and to let them actively participate in learning, monitoring, and replicating the FINCA program. In return, H.E.L.P. offered labor, a promise not to burden FINCA with any logistical or health problems, and a donation of $40,000 USD.

However, weekly FINCA bank meetings proved to be longer, less organized, and less exciting than students expected. Also, students were surprised to find that FINCA headquarters was a functioning office and not a makeshift operation. These factors caused many students to become disillusioned or frustrated. Some also naively became sure that they could build and manage a better organization. This smaller subgroup wanted to build a new organization immediately. In this situation, Lisa worked to keep volunteers in FINCA projects that were most rewarding, and she worked with students to help them process their feelings as they dealt with the contrast between their ideals and reality. However, even more time could have been devoted to helping students process this disconnect between theory and reality or to helping them find alternative organizations with which to work.

Governance Issues

Throughout the summer, Lisa and the H.E.L.P. team worked through these issues on a case-by-case basis. Early in the summer, the group decided to use Robert's Rules of Order to manage their discussion and voting processes. Lisa and Dr. Woodworth also encouraged students to be professional and directly approach the people with whom they had problems. At various times, it was necessary to place phone calls to the United States to receive support or redirect information.

Closing Down

Students left Honduras at staggered times. The arrangement with FINCA had H.E.L.P. volunteers leaving the country by early August. Also, Lisa had an end-date for her stay that preceded at least five students. These combined facts required that H.E.L.P. create a clear exit strategy for all people and projects. This was difficult because H.E.L.P. managers wanted several projects to be continuous and sustainable. For other projects, it was politically correct to take a leave of absence rather than a departure. As Field Director, Lisa's priorities for closing the project were with the students, FINCA, the Peace Corps, the church, and with any other agencies with which H.E.L.P. was affiliated—in that order. The order also reflects H.E.L.P.'s commitment to each group.

Because FINCA managers were official and professional, it was appropriate to formally and ceremonially close the H.E.L.P. relationship for the summer. Lisa determined this required that she purchase gifts for key managers, as well as a general gift for the staff. Lisa also received gifts from FINCA when they hosted a formal closing

lunch that included diplomas and speeches. These ceremonial details and gifts were important evidence of respect and appreciation for both parties.

In order to provide the students with a sense of finality regarding their internship, Lisa held a closing interview with each volunteer. In these interviews, Lisa collected information on how much they had worked with the LDS church, their financial history with the program, their service project status, and their general health. She asked about what they would improve or retain about the project. Lisa also verified that they felt safe in their final travels, they had finished their commitments, they had paid their final phone and rent bills, and that they had had a positive experience overall. She had volunteers fill out a survey regarding these questions and she collected their forms and their "Area Bibles."

Lisa used the last two weeks to schedule appointments with leaders or representatives of the organizations H.E.L.P. had worked with or relied upon. She assured the embassy officials interested in microfinance that H.E.L.P. and FINCA intended to keep a presence in Honduras, she made new contacts with the Peace Corps, she notified the mission presidents and bishops that H.E.L.P. would no longer be in the area, and she made closing calls or visits to all of the areas. Again, these efforts and ceremonial closing rituals seemed necessary both culturally and professionally.

As the first summer in Honduras came to a close, H.E.L.P management was concerned about how to keep some projects staffed and viable. Thus, they focused on recruiting participants who could stay in Tegucigalpa and continue the work on the new project called *Accion Contra La Pobreza* or Action Against Poverty (ACP). ACP was created to target the poorest of the poor with a methodology that included having

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borrowers build savings without any requirement for loan guarantees. Students who had reacted negatively to the FINCA model designed the ACP training in order to better reach the poorest in the community. Second to these concerns about sustaining the ACP model were general concerns about how to sustain H.E.L.P. Pertinent issues revolved around how to incorporate lessons from the first year, what to do with the ACP model, how to work with Humanitarian Link (now Unitus), how to manage what was left of the original group, how to recruit additional members, how to work with the BYU administration regarding their concerns and questions about the organization, how to keep fundraising, how to find new leadership, and how to replicate the organization at the universities and colleges that had shown interest in such a replication. Clearly, the issues that faced the organization at the close of the first summer were similar to those that faced the organization as it was being created.

As these issues arose, there was no paid staff at H.E.L.P. to cope with them. The volunteer who had been the logistics liaison in the U.S. did recruit new U.S. volunteers to join the student who chose to remain in Tegucigalpa to sustain the ACP organization. Thus, at the close of the summer, one of the issues facing H.E.L.P. was resolved, but many more still needed to be addressed.

CHAPTER SIX:

PROJECT STATUS, ANALYSIS, AND REPLICATION SUGGESTIONS

Current Status

At this writing, two years after that initial summer, H.E.L.P. Honduras has changed its name to H.E.L.P. International to reflect its multinational scope and the fact that volunteers now partner with organizations in Venezuela, Peru, El Salvador and Honduras to work in those countries. H.E.L.P. International management currently addresses the organizational issues with a staff that includes one full time director and one part time worker. Salaries and benefits are paid by Unitus (formerly Humanitarian Link), but the organization still requires the work of additional volunteers. Replication requests are handled through the combined H.E.L.P./Unitus headquarters, and replications can be campus chapters or campus affiliates depending upon the volunteer base at the replicating school. Utah Valley State College has four students and a faculty member who plan to replicate the model in Mexico. Similar to a Habitat for Humanity model, H.E.L.P. management plans that volunteers will work with in-country partners and that they will commit to following the H.E.L.P. rules and standards. Interest in the H.E.L.P. organization continues to grow, and student volunteers continue to search out Dr. Woodworth on the basis of word of mouth recommendations.

At this writing there has been a continual attempt to create a H.E.L.P. Club on the BYU campus. While the club did receive an official charter from the school, Unitus managers decided to temporarily take operations off-campus to increase autonomy and management efficiencies.

After their first year in existence, H.E.L.P. International management changed the organization based upon the feedback and analysis they received from several constituents. Some of the groups whose information influenced these strategic changes were: FINCA, the student volunteers, BYU administrators, and donors. The following sections outline the responses from these various groups as well as the lessons learned from the feedback.

Analysis: Response from FINCA

FINCA officials gave H.E.L.P. volunteers immediate feedback on their performance. Overall, FINCA was pleased with volunteer consistency and professionalism. The summer was an absolute success in that FINCA became open to accepting student interns in future assignments. Given their initial reservations, this change was a coup for both H.E.L.P. and BYU.

Part of FINCA's satisfaction with H.E.L.P. volunteers resulted from the fact that their analysis revealed how many new geographic areas FINCA was able to open because of H.E.L.P. volunteers. In addition, FINCA counted the number of *promotores* (promoters) they were able to delay hiring until H.E.L.P. volunteers left, which allowed FINCA to save money on labor. FINCA also calculated how H.E.L.P. volunteers' suggestions improved the efficiency of FINCA *promotores*. Lastly, FINCA stated that the presence of the U.S. volunteers had been encouraging and empowering for the women in the banks. In addition, tax advantages in the U.S. had allowed the $40,000 infusion from H.E.L.P. to be leveraged into an $80,000 value for FINCA. In total, FINCA calculations suggest that H.E.L.P. enabled at least 800 new loans, which assisted

approximately 4,000 individuals. H.E.L.P. volunteers also assisted with strengthening and enlarging existing banks, but there are no exact numbers for measuring this benefit.

In evaluating the success of the first summer, H.E.L.P. management was equally concerned with the responses from John Hatch and FINCA USA. John's estimation was tied to Gladys and her perceptions of how much her employees had been helped or inconvenienced by H.E.L.P.'s presence. John reported that he was amazed and impressed by Gladys's feedback. The ultimate proof of FINCA USA's satisfaction rests in the fact that John Hatch and FINCA Honduras have both expressed interest in working with H.E.L.P. volunteers on future collaborations.

Analysis: Student Reactions to FINCA

However, on the H.E.L.P. side, students were not as pleased with the arrangements of the summer in relation to FINCA. The main student complaints centered around the number of missed meetings on the part of FINCA representatives, the salaries paid to the "*promotores*", meeting inefficiencies, and overall "boredom" at the many meetings. Despite these "complaints," this author believes that these circumstances were the very ones that taught students the realities of running companies and organizations in developing countries. It also taught the students that models do not always fit reality. Both of these lessons evidenced themselves in the student's reflective journals, and they provide some of the basis for considering H.E.L.P. to be a service-learning program.

The above assertions about the benefits to the students and to H.E.L.P. of working with FINCA are substantiated by the results of the summer. Most of H.E.L.P.'s success in securing partner organizations in follow-on years was based upon the comments and

the codified results from FINCA. This assertion was corroborated in a personal interview with Jerry Hildebrand, the founder of an organization that sought H.E.L.P. volunteers for the summer of 2000. His comments made it clear that if H.E.L.P. management had followed student requests to abandon FINCA when the work got "boring," if H.E.L.P. had left FINCA when it was clear they had stopped serving the poorest of the poor, or if H.E.L.P. had abandoned FINCA at any point during the three month tenure, then H.E.L.P. and BYU students would have been handicapped in subsequent searches for partners and internship opportunities.

Analysis: Student Reactions to a Student Leader

According to the power bases identified by French and Raven (see Literature Review), H.E.L.P. Field Director Lisa Jones did possess all five to varying degrees. However, the behaviors of some students indicate that Lisa did not have enough of these bases to keep the organization from reaching a crisis over several points. As mentioned earlier, several students did not like the Field Director's decisions about delaying some service projects, staying with FINCA, keeping students in five areas versus one very hard-hit area, and other decisions. One of the students who disagreed with Lisa had extreme amounts of referent power. This volunteer had raised the most money, and he had done it with specific claims about whom the money would assist. He felt that his claims were not substantiated by the organizational choices, and he led other students in fomenting rebellion.

This student's behavior and influence suggest that in a donor-driven organization where the amount of money raised was the badge of accomplishment, power was not held

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by the person with the most experience, mature judgment, contacts and organizational understanding. Instead, the person who raised the most money held the most power.

The Field Director also suggested that many of the young volunteers had difficulty reporting to and working for a strong female manager. Many had not ever worked with or for female coworkers, and they had no strong female role models with which to benchmark their own leader. In this situation, many were uncomfortable with an independent and outspoken woman who was not visibly relying on input from men (i.e. priesthood-holding husbands or mission presidents). Some men in individualized cases did not appreciate working for the Field Director, and their responses ranged from begrudging obedience of rules to outright disregard and disobedience of rules.

In Lisa's opinion, one of the greatest mistakes that occurred was the failure to handle initial problems with strong, swift, and public results. Once students realized that no volunteers were sent home for rules violations, the Field Director lost reward and coercive power bases. Also, since volunteers had the belief that the organization was open to anyone who could raise enough money, they had a sense of entitlement that made them less willing to believe they were working for an organized and routinized entity. Instead, they believed that they could change rules and structures as they wished.

In contrast to these problems, the Field Director had reward power in that she decided upon vacation and travel permissions, partner and location changes, and any exceptions to rules. The Director had coercive power only in the beginning when volunteers worried that they might be sent home for rule violations. Legitimate power came strictly from her title and the equivalent title FINCA gave to her as Director. Expert power, which comes from special knowledge about a particular task, was the

power base that was least perceived by the volunteers because they did not know about Lisa's past experience or of her referent base of independent international travel. Instead, most volunteers had served international missions for the LDS church and they only understood and respected those who had had similar experiences. Since the Field Director had not served a mission for the LDS church, many students considered that this nullified or undermined her expert power base in foreign situations. However, over time, the skills the Director had acquired in independent travel proved applicable in many situations, and the students eventually accepted and "gave" the Director the expert power base. Unfortunately, the delay in having this acceptance was costly in terms of group cohesiveness and even safety. Lastly, the Director's referent power, or power that came from volunteers wanting to emulate her, was one of the weaker bases because some volunteers did not want to respond as they saw a strong, aggressive woman reacting. A limited number of women and men did ascribe this power base to Lisa and this group emulated her and requested her advice and input.

The analysis above illuminates, through the tools suggested by French and Raven, issues that future leaders and participants must consider when they elect or appoint leaders. Many of the items discussed above indicate that work needs to be done prior to departure in order for H.E.L.P. to volunteers appreciate the various power bases of their leaders and for leaders to know in which areas they are vulnerable. Only when volunteers respect and support their leaders can the groups work effectively and relatively free of contention to assist more people. Students will also be safer when they respect and follow the directions of a well-informed leader. However, future leaders could also abuse these bases and their position, which suggests that people interested in replications

should carefully consider personality types and leader preparation before appointments are made.

Lessons Learned from the Student Responses to a Student Leader

The earlier analysis of student reactions to student leaders indicates that students are accustomed to a hierarchical structure where leaders have clear answers and delineated syllabi. Also, many students become uncomfortable complying with rules that they perceive come from a peer. Individual issues of personality, religious affiliation and professional preparation can exacerbate or ameliorate this situation, but some of the fundamental issues will likely repeat. Suggestions for mitigating these include: having the sponsoring leaders (in this case, Warner and Todd) plan more real and ceremonial public endorsements of the student leader. Additionally, leaders should consider placing students and leaders together in role-play situations that reflect potential field situations so that both parties can decide ahead of time which situations require democracy and which situations require a more totalitarian approach. In these role-plays, all parties can reflect upon and thus prepare for potential incidents.

Improved participant screening would also decrease surprises and mutinies in the field. One approach was offered by a frustrated volunteer. He suggested that in future years, volunteers *apply* for participation in the organization. By giving participation an air of exclusivity, such a rule would also give participants a greater sense of responsibility to an organization that had "let them in" contingent on various behaviors. Students could be screened on the basis of cultural readiness, personal preparation, and

the ability to get along with others. Problems that seem small in preparatory role plays will likely be exacerbated once volunteers are in the field.

Lastly, some of the problems described above would not have occurred if the project had been fully funded, because many of them stemmed from financial stress and the competition for resources. When funds were in short supply, volunteers judged their peers on money allocation choices and the power shifted towards those who had raised more funds. This situation was not conducive to healthy group dynamics and the stress that stemmed from constant worry about funds created an additional strain in an already complicated situation.

Final lessons from the student response to the H.E.L.P. experience suggest that despite the financial cost, students and leaders need to more consistently communicate with the United States. Students need more breaks and shorter meetings—they also need as much structure as possible. In cases where providing structure is impossible, Lisa's experiences suggest that leaders must build-in time for students to reflect and discuss their concerns. Lastly, students need to prepare for the possible transition of having a democratic planning phase move to a more autocratic launch phase. Professors and program administrators must prepare themselves and their students for this eventuality.

Analysis: General University Responses

One surprising result of building H.E.L.P. was the negative response from various departments at BYU. When the leaders of H.E.L.P. were in a rush to provide service and relief to the people of Honduras, they did not take sufficient time to explore the political context in which they were embedded. Specifically, there were at least three groups on

campus that were affected by the H.E.L.P. organization: the University Administration, the Kennedy Center/Study Abroad Office, and the Marriott School.

First, the Administration (specifically the University President, the University Legal Counsel, and the Dean of Students) was concerned about safety and legal liability issues. They were also concerned on behalf of the entire LDS Church, as they worried that volunteers were giving loans in the name of the Church. Their questions in follow-up presentation revealed that they did not all understand that microcredit projects do not signify that people were building physical banks or giving out loans in their capacity as students. Perhaps the stated goal of "building" twenty banks confused the casual observer, but technically, students were merely capitalizing twenty banks through an association with a partner organization. Also, in the partner model used by H.E.L.P., students never give out loans since local Hondurans *promotores* bring the disbursement checks. Students only watch the process and share in the celebration.

The Kennedy Center was affected in that they believed that H.E.L.P. members did not avail themselves of their department processes and programs. Most other university outreach and international efforts are filtered through the Kennedy Center for efficiency, legal, and training purposes—the Center now has a formalized and codified method for preparing people for international travel. Interviews with Sandra Rogers, Associate Academic Vice President for the University, and with Rod Boynton, Director of International Study Programs at the Kennedy Center, have revealed that in 1999 these procedures were not fully developed, nor were there structured preparation courses as they exist today. At this writing, the Kennedy Center does offer a three-part, two- to-three credit course called International Volunteer Preparation. The syllabus for this class

is included in Appendix F. However, this class is a new development for the Kennedy Center and was not in place when H.E.L.P. began in 1999.

Technically speaking, H.E.L.P. did involve the Kennedy Center at the inception of the project, and students who wanted credit for their work were directed to the Center. H.E.L.P. also invited a representative of the Center to recruit among the group. However, H.E.L.P. directors did manage their own culture training, logistical planning, and legal planning because many students did not want school credit at this point. The Kennedy Center representative had presented that the benefit and primary reason to use the Center was to receive credit for work done over the summer. Since many students did not want academic credit for the summer portion of their work, the directors of Humanitarian Link still wanted to ensure that every volunteer was properly prepared. Thus, they insisted that the H.E.L.P. class and the H.E.L.P. preparation include legal, cultural, and logistical preparation. Ultimately, despite the reality that Kennedy Center opportunities were presented to the H.E.L.P. volunteers, the Kennedy Center Directors and employees still felt that they were not communicated with as they would have liked.

The Marriott School was affected in that it was perceived as the sponsor of the program, and the preparatory classes were administered under Management School class registration codes. When disgruntled students registered complaints, the Administration put immediate pressure on the Organizational Behavior department in the form of a request to end the classes at the Marriott School. At the time of such requests, neither Dr. Woodworth nor Lisa countered with information on the structure or logic of the preparatory courses. Interviews with the assistant Dean of the Marriott School reveal that

such information would have helped him elect to continue offering the class in the Marriott School.

While some of these responses may appear harsh, or at least contrary to the stated mission of the University (Enter to Learn, Go Forth to Serve), interviews with additional administrators and staff members reveal that the university and the LDS church as a whole "get painted with the same brush as any project." Specifically, if a participant were hurt, if any loans were given with perceived bias or favoritism, or if loans were defaulted on, then the reputation of the school and the Church would be hurt to a commensurate level. The administrators also expressed a feeling that the H.E.L.P. organization had bypassed many of the normal university channels such as using Kennedy Center legal coverage, insurance, permission forms, or by raising money on campus, and as such it represented a "renegade" operation.

However, the response at the university was not all negative. Many professors and students found the project admirable and noteworthy. For example, Lisa Jones received one international scholarship on the merits of the project; H.E.L.P. was featured in school and local newspapers; and it was lauded in several Finance and Organizational Behavior classes. The best indicator of the success of and response to the new organization is the continued following the organization enjoys among the student body. At this writing, the H.E.L.P. support club has a large membership base (at least twenty members) and H.E.L.P. continues to receive inquiries from people interested in joining and/or getting involved in international projects. H.E.L.P.'s first replication is moving forward at Utah Valley State College and other universities have requested training materials and information on further replications.

While H.E.L.P. was certainly successful on many fronts, it suffered in that the BYU administration stopped supporting preparatory classes taught by students or by Dr. Warner Woodworth. Interviews reveal that this occurred because they did not understand how the project was linked to the curriculum, and they were not fully aware of how formal the class instruction was. In addition, despite many successes, H.E.L.P. has had to move off-campus, downplay its ties to campus, and minimize recruiting on campus while the administration decides how it wants to work with internal and external volunteer organizations. Even today, many people in the university administration, the Service and Learning center, the Kennedy Center, and the Marriott School remain confused as to what H.E.L.P. is, what it accomplished, and what its effects were. For example, interviews with representatives from each campus organization reveal that many feel concerned that students were disbursing loans and associating the church with such activities. Unfortunately, others erroneously perceive H.E.L.P. as a "drop-in" service opportunity where students have minimal involvement or concern for long term effects of their visits. Many in the University do not understand the screening or time commitment that is actually required in order for students to become H.E.L.P. volunteers. Clearly, these facts suggest that H.E.L.P. managers and leaders of similar future organizations need to improve their marketing and their constituency-building across campus.

Analysis: Donor Responses to H.E.L.P.

In the first year, H.E.L.P. had approximately 675 donors. The donations received through August 1999 total $116,537. Interestingly, most of the donations were made in small sums, as only 14 people wrote checks for amounts of $1,000 or more. As part of

the donor feedback process, the Field Director sent all donors a newsletter update at the end of the summer. Additionally, each donor has received additional newsletters and updates on the continuing progress of the H.E.L.P. organization. Since no direct effort to solicit donor feedback was made, analysis relies on anecdotal reports from one intern and one donor. The intern suggested that his donors were disappointed that their funds may have been used to pay for student travel or living expenses. However, no donors ever stated this concern to H.E.L.P. management. H.E.L.P. management was very clear about where funds were used, and the students never lived an extremely comfortable lifestyle.

The response on another issue came from a major donor who felt the feedback from the field was so minimal as to be disappointing. This donor wanted more human interest stories to come to him in installments during the summer, and he expressed disappointment that he had to wait for information and results on his "investment." This feedback suggests that in a donor-sustained program, leaders should invest more time in establishing and attempting to meet donor expectations.

Analysis: Responses to Campus Fundraising

One of the problematic results of the H.E.L.P. Honduras project was the effect it had on students and administrators in regards to student fundraising. There are two generalizable views on fundraising- the student view and the "Administrative" view. Interviews with students suggest that they want the freedom to use their discretionary income as they see fit. Further, students want the flexibility to respond quickly to international and local disasters and they want to rally and motivate their peers—giving their peers the freedom to choose to respond (or not to respond) either financially or

emotionally as they see fit. Lastly, students see the campus as existing to serve them as the "customer" and tuition-payers. With this viewpoint, students view the campus as their resource, and they assume that the resources of the campus should be at their disposal. Students do not understand why fundraising at BYU is governed by rules and regulations.

In contrast, administrators believe that students may be unaware of the federal tax laws or the role of the LDS Foundation, which is the fundraising arm of the LDS church. Strict tax laws do not allow the University to be a non-profit organization engaged in fundraising activities. Additionally, if parents donate funds for specific use by their children, and then claim a tax deduction, the parents and the school are in violation of the law. Since BYU tuition is subsidized by donations from the tithes of LDS church members, the Administration feels that parents and university sponsors expect the Administration to provide an environment where students are not "nickeled and dimed to death" (per Sandra Rogers interview and Jonathan Kau interview). The Administration wants to provide a place where students are protected from being bombarded commercially and financially, so vendors or salespeople are usually not allowed on campus. Also, in maintaining the university, the development and fundraising offices attempt to protect well-known wealthy people from being bombarded by requests for funds. Instead, they prefer to approach these people in a coordinated and organized fashion for their prioritized causes. Lastly, many administrators erroneously perceive that H.E.L.P. students were fundraising to pay for personal travel expenses. In response, they consider that asking students to fund other students in travel is both "absurd and irresponsible" (Jonathan Kau interview). The Administration also considers that the

"community that hosts BYU can become resentful of constant contact and requests for funds. The university's general development effort can be undermined" (BYU Fundraising Guidelines for Academic Courses and Programs, Sandra Rogers, 2000).

In response to the criticisms about the H.E.L.P. Honduras campus and community fundraising efforts, the Associate Academic Vice President for International, Distance, and Continuing Education drafted a set of guidelines for student fundraising. The one page document with seven guidelines is included in Appendix E. It clearly states that fundraising cannot be part of any class requirement, that fundraising cannot take place on campus except during designated Care Weeks, that exceptions to the rules must be made by petition, and that requests for funds will be considered by the Jacobsen Center for Service and Learning.

Whether this goal of streamlined campus fundraising can actually be fully adhered to across disciplines is a matter for future consideration. There are still many fundraising efforts that occur on campus outside of Care Weeks, including some for sports and the University President's own "Capital Campaign." Across campus, faculty in English, Sociology and other departments still recruit students for projects that require fundraising as well.

Analysis: Service-Learning Issues

Research suggests that many instructors who value the tenets of service-learning still find themselves sending students out "to learn in community settings" and "reflect" on their work without a clear understanding of "how experiences instruct or how educators make use of the reflective process" (Cone and Harris 1996). In order to avoid

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this situation, instructors must do three things: assist students in identifying problems, in formulating questions, and in knowing how to go about gathering information before they enter the field and as they continue their work in the field (Cone and Harris 1996). Cone and Harris suggest a model where instructors help learners define their task pragmatically and cognitively before learners start participating in the service-learning experience. Next, the learners start a process of critical reflection which includes oral and written assignments as well as academic and personal journal assignments. After this, they progress with their mentor to a process where an adult or peer educator mediates between the psychological level of the individual and the complexity of the world in which problems are embedded, helping individuals to progress toward ever more sophisticated understanding. Finally, learners have newly integrated concepts (Cone and Harris 1996).

In light of this model, the H.E.L.P. Honduras project, especially in its first year, incorporated many aspects of a service-learning assignment. However, according to this view, H.E.L.P. project administrators did not manage the mediated learning component nor analyze the student reflections sufficiently for the activity to be considered a complete service-learning project.

In accordance with the service-learning model discussed above, Dr. Woodworth, as the faculty advisor to the project, began the project by having students work to understand their project *cognitively*. He provided various theoretical concepts from development, organizational, and microfinance theories and then asked students to respond with how their research and experiences support or contradict the theories and concepts presented in class. Dr. Woodworth also used class time to help students understand their situation *pragmatically*. This pragmatic stage is actually a stage of

expectation management in order to H.E.L.P. students avoid "conditions where frustration, anxiety, and other emotional responses are too high, causing individuals to have difficulty forming clear concepts (Eysenck 1982 and Cone and Harris 1996). While this process was addressed early in the project-planning phase, it needed to be revisited frequently during implementation as well.

Dr. Woodworth also had students keep both public and private journals. This indicates how much he valued reflection and processing for the students. Lastly, when he visited the volunteers in the field, he began the process of "mediating" their experience—for example, talking to learners about adjusting their pace, increasing their patience, and asking them to propose new models to replace the ones they had been observing. Lastly, Dr. Woodworth met with volunteers upon their return to discuss with them how their learning had affected their perception of their place and role in the world, their efficacy in effecting change, their skill in participating in group processes, and he had discussions about other topics specific to their service project and personality types.

Clearly, the H.E.L.P. project had many aspects that allow it to be classified as a service-learning endeavor. However, research on the details of the pedagogy reveals several areas where H.E.L.P. can strengthen its relationship to service-learning. The following list suggests some examples:

1. Ask a series of specific questions for the guided journal responses (see Cone and Harris 1996 for specific suggestions). These questions will help both teacher and student better know where to start with their organizational, cultural, and self-analysis.

2. Have student leaders read these guided/public journal or essay responses with a faculty member who can help mentors identify trends and learning disabilities revealed in the essays so that careful interventions can be attempted with particular students.

3. Work with students in a classroom setting more often during the experience. In the current H.E.L.P. model, that means meeting with them, at least by phone, during the summer- not just before and after their trip.

4. Require follow-up with the faculty and student group after the experience so that all learners can discuss group processes. While such a requirement creates a structural impediment for the H.E.L.P. project as it currently exists (as students often do not return to campus after their tenure with the project), with some adjustments this type of meeting could be managed.

General Replication Suggestions

The following comments are meant to guide replications rather than undercut the innovations being explored by current H.E.L.P. leadership. In so doing, this guide begins by outlining choices to *avoid* in a replication. For example, leaders should not promote any project, in its first months, as the students' opportunity to build an *entirely new* organization of any type—microcredit or otherwise. Lessons from service learning suggest that this type of goal should be introduced in the middle of the project. Another model is to encourage students to build new models and create alternatives after they themselves identify such a need. However, to begin a program by setting expectations that students should plan on building something new, without considering if they are replicating existing work, creates negative feelings in partner organizations and frustration in students who want to leave their mark before their trip ends. Such too-early encouragement also violates a tenet of service learning that students need to be given theoretical models before encountering their new situation. By skipping the part where students are "armed" with theoretical constructs or where students have their expectations adjusted, the students are less prepared for fieldwork.

Thus, while students need a project goal and vision, they also need to analyze and evaluate the positive and negative aspects of existing organizations prior to changing them. This step may be even more important in management education, where student "consultants" need exposure to project pacing and follow-through. Some of the harshest conflicts in H.E.L.P.'s first year came from this "pacing" or expectation clash: students wanted to invent a new organization before they had finished analyzing and observing the original institution. Their instincts at the injustices and flaws of the sponsoring institution, FINCA, were valid. Their desire to improve upon the existing organizations was admirable. However, they were not professional or unbiased in their evaluations, nor were they fully prepared to launch their own ventures. More students would have been content with their experience if they had prepared their expectations beforehand, and other students prone to "start-up" tendencies could still be encouraged later in the process or the summer.

In contrast to the above suggestions of behaviors to *avoid* in replications, the following list suggests ideas for future coordinators to include in their replications:

1. Improve expectation management for volunteers- specifically, provide more definition of what will be expected from them at various points in the experience (i.e. considerable set-up work at the beginning, eventual disillusionment with the work during the middle, desire to make a difference before departure, etc.).

2. Use role-plays based on scenario planning to help students prepare.

3. Address spending habits and personality types when preparing volunteers so group leaders and members better understand themselves and their potential strengths and weaknesses.

4. Ask students for assistance in building sustainable recruiting efforts across campus.

5. Increase the communication with the campus groups that will be affected, even in an ancillary manner, by your organization. The example of H.E.L.P. suggests that the bridge building that was not accomplished by H.E.L.P. management with constituencies in the Kennedy Center, with people in the SID groups, and with the University Administration can still affect the organization long after launch.

Potential Disadvantages of Working with Post-Mission Volunteers

Lisa Jones' experience as Field Director and interviews with Rod Boynton of the Kennedy Center on the BYU campus suggest the following list of possible disadvantages of working with returned missionaries:

1. When it comes to logistics, missionaries understandably expect their return to a country to be similar to their first visit which was managed by mission presidencies. Thus, they expect that they can pack whatever they want and that they will be met by a welcome party of local residents who own a private vehicle and who live (and host) in close to "First World" conditions. Instead, H.E.L.P. volunteers usually rely upon public transportation and use local hotels as a base of operations upon entering a country.

2. Safety considerations: missionaries perform their service in the name of God and religion. They feel guided by and protected because of this. This provides missionaries with a sense of safety and protection that they expect will return when they revisit their country of service. However, traveling as a conspicuous, suit-wearing, formally dressed, name-tag-bearing missionary is not the same as traveling as a westerner indistinguishable from any other westerner. Thus, returned missionary volunteers are less likely to heed or value some of the safety warnings that leaders provide—they simply (and often unconsciously) consider that such information is not applicable to their case.

3. Service focus versus a business focus: returned missionaries spent two years traveling with a mindset to relieve suffering and work with a spirit of charity and giving. This attitude can be both an asset and a liability for program administrators, because missionaries often want to "give away" assistance in cases where sustainability and dependency issues require a more businesslike and a seemingly less giving approach. For example, in the case of H.E.L.P., students wanted to provide personal loans to individuals in need. They were only able to see suffering, not the longer-term implication that such giving creates expectations of future gifts from future participants. Returned

missionaries often balk at the slower pace required for long term development work.

4. Missionaries can arrive with a personal agenda rather than an open mind: Often, missionaries want to work in the area they worked in previously, and they are less interested in assisting a local sponsoring agency with their agenda.

5. It can be difficult to restrain these students from openly and aggressively proselyting as they did when they were missionaries. This behavior is often not appreciated by host organizations and may even be resented by international agencies and local leaders. Many local organizations also fear a potential conflict of interest. For example, in order to counteract such a perception, H.E.L.P. volunteers purposely went out of their way to meet with local Catholic and Protestant leaders in the communities in which they lived and worked.

6. Even though missionaries live among the people during their missions, they are still protected by mission rules that provide a strict daily schedule and a rigid dress code and code of behavior. These rules often do such an excellent job of protecting the students that they fail to appreciate some of the realities in their communities, and they can have problems interacting and working with people when they are no longer in their authoritative role as extended clergy/ministers.

Issues and Suggestions for Non-LDS Replications

The list of issues that could potentially arise in organizations where leaders are working with returned missionaries failed to indicate that such issues rarely occur simultaneously or to the degree described. There is also a reverse situation, where people working with non-LDS volunteers need to prepare themselves for a different set of issues such as:

1. Honor code violations. Non-LDS volunteers will be less likely to eschew alcoholic beverages, co-ed living, provocative dress or other elements related to more conservative grooming, dress, or conduct. Such choices could impact group safety.

2. Language barriers. Volunteers who live immersed for two years in a foreign country have greater language proficiency than students who take classes in schools. Volunteers with a weaker language proficiency will need.

3. More time to gain language and communication skills. This fact means that groups working with these types of volunteers may need to allow more time and funds for the entry and acclimation period of the project.

4. Less support once in country. Volunteers with no local affiliation, such as religion, will need to allow more time to find contacts and build relationships with local people and agencies.

5. **More freedom to fundraise and recruit.** This freedom allows organizations to potentially build a broad base of supporters.

6. **Non-LDS replications** will have volunteers who have no legacy of mission memories or expectations. Both the advantages and the disadvantages of this status have been addressed earlier.

The above lists are not meant to be comprehensive. Instead, they are meant to guide potential leaders and participants in their efforts to ensure that they consider broader range of issues when they replicate some H.E.L.P. practices.

CONCLUSION

The previous chapters indicate that the founders of H.E.L.P. Honduras created a multi-faceted student outreach and relief effort in less than four months. In doing so, they used student managers and dealt with multiple stakeholders such as donors, student interns, school administrators, partner NGOs, Honduran participants, and the LDS church. Each of these groups reacted differently to H.E.L.P. practices and policies, providing faculty and students interested in replicating H.E.L.P. with valuable lessons to be learned from each type of response.

First, faculty and others learn that university outreach projects need to be thoroughly grounded in the curriculum and must provide an experience that will contribute to a student's education. Clearly, with a few modifications in training practices and post-trip policies, the H.E.L.P. Honduras model can meet both requirements. For example, BYU faculty can more closely tie the H.E.L.P. methodology to service learning by doing the following:

- Presenting theory and then encouraging students to contrast their realities with theory;

- Asking students clear questions that will guide their journals and more importantly, their processing of ideas and concepts;

- Being available to assist with the mediation portion of the service learning experience. When reality interferes with theoretical timelines and results, students experience a disconnect that professors can help them manage, and

- Provide reading materials and testing rubrics that assist students and other faculty in feeling that their work is tied to traditional classroom measurements and established standards.

Secondly, managers of any project that potentially involves students from diverse disciplines need to consider building relationships across their campus. This requirement is understandably difficult to achieve given the organizational structure at most universities. Nevertheless, this analysis suggests that early attempts at improving communication across departments and disciplines can result in improved efficiencies and wider campus acceptance of new programs. In the case of H.E.L.P., management may still need to open discussions with the Kennedy Center and consider partnering with the Kennedy Center in the training and preparation of student participants. Also, administrators in the Marriott School need to know that H.E.L.P. already has a curriculum plan for preparatory classes that includes tests, reflection, model-building, and other rubrics related to service-learning.

Lastly, an analysis of the H.E.L.P. case suggests that fundraising cannot take place on-campus at BYU. Managers at other universities who are interested in replicating H.E.L.P. should carefully consider the entire situation H.E.L.P. volunteers encountered before they attempt a literal replication at any other university. However, since most universities are not as closely associated with a church as BYU is, their faculty will likely have greater ease in fundraising efforts.

To conclude, students and faculty interested in managing student-based initiatives need to take sufficient time to build support across their institutions, they must carefully manage the student screening and the fundraising process, and they need to closely tie their work to service-learning tenets—in particular the need for mediated learning guided by a professor.

On a personal note, this author was the Field Director and co-founder of H.E.L.P. Honduras. As a leader, I saw the need for some improvements and my suggestions are outlined above. However, I was also able to witness how powerfully life-changing and educational the entire experience was for *every* volunteer. After considering all of the issues, I believe people interested in replications should also be guided by first-hand information on how rapidly a program like H.E.L.P. improves the lives of people in host countries and how profoundly it augments and enhances the educational experience of students.

As the Field Director, I watched young, inexperienced students gain confidence from their experiences. I saw all students gain social skills as they related to people from foreign cultures and as they resolved serious issues as a group. I watched as less-confident students found ways to develop their talents and learn self-direction as they created service projects customized to their areas and their own skill sets. I saw students operationalize and reconcile the theories they had been taught about development, economics, and international relations. I observed students move from being naïve and idealistic about organizational development timelines, general management practices, and microcredit policies to being more tolerant and sophisticated thinkers and more patient practitioners. Students learned that managers make difficult decisions about resource allocation. They learned that offices and organizations run smoothly only in models, and they learned patience in dealing with employee morale. As they learned to take a long-term view of their proposals, students from every major gained an understanding of the skills needed to run organizations, businesses, and families. They left Honduras with

critical-thinking skills, the ability to manage and create order in ambiguous situations, and they learned professionalism in both group and interpersonal settings.

Given this clear list of benefits, I am pleased to learn that the pedagogy called service learning provides a base from which these kinds of activities can be evaluated and improved. It appears that with some minor adjustments and with additional public-relations work, the H.E.L.P. program can continue to encourage H.E.L.P. replications at BYU and elsewhere. I am pleased to have been part of this work, and I hope others will feel empowered to continue in a similar manner.

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APPENDIX A

DR. WOODWORTH'S CALL TO ACTION- DECEMBER 1998

TO: OB 320/321 Students

FROM: Warner Woodworth

DATE: December 8, 1998

RE: The Stewardship Project

Dear Students:

Thank you for a great fall semester. As we wrap up the OB 320/321 course, I'm preparing to take a group of BYU and Salt Lake City people to Mali, West Africa, the third poorest nation on earth.

Christmas Winter 1998

This is the fourth year in a row we'll spend a couple weeks laboring among the suffering sub-Sahara indigenous people of this region during Christmas—when I can get away from BYU and teaching responsibilities. In some ways I'd rather enjoy the snow, brightly colored lights and sweet Christmas music of the season, surrounded by family and friends.

Mali is not your lush, green jungle where Africa safaris attract rich tourists. In fact, no tourists seek to discover this part of Africa. The place is hot and dry, struggling from an 18 year drought. The area we are going to is a rural region of 72 villages and 36,000 poor people. You won't find Mali featured as the destination spot for those seeking paradise. Instead, the place is a malaria-infested area where over half of those born die before age 12. We are working to reverse decades, even centuries, of exploitation and dehumanization of those who suffer. Although our efforts are arduous, they are appropriate for the deeper meaning of this sacred season of Christmas.

Summer 1999

The reason I am writing is to announce the launch of "The Stewardship Project," a program that will be designed over the next several months and be implemented beginning April 1999. The purpose is to take our best organizational and managerial skills to the Central American victims of Hurricane Mitch. As you are aware the storms of late October left some ten thousand people dead, over a million homeless, and the infrastructure of the region destroyed.

Initial relief efforts have greatly helped those who are victims of the hurricane. Aid from numerous governments, nongovernmental organizations, and religious groups (including the LDS church) have supported many in immediate need. However, the long term prospects are bleak. Development experts suggest that Honduras and Nicaragua have been set back 30-50 years. Once flooding subsides and food/medical supplies are amply distributed to the needy, much official help from outside the region will begin to diminish.

So I propose that we at BYU launch our own small, but significant effort to lift those in need. We can't match the tons of clothing, food and other goods that huge relief organizations offer. But we do have human resources, skills and a spirit of dedication to serve those who suffer.

The scriptures suggest that ours is a gospel of action, of doing, not just of believing. The current crisis in Central America is the closest parallel I know of to the pathos and pain of the Martin and Willie handcart companies, trapped by fierce, early winter storms in the 1850s. The pain and suffering of those early pioneers was a tragic episode in which gnawing hunger, fatigue and bitter storms took their toll. Brigham Young canceled the afternoon session of general conference and called the saints to become rescuers: "I will tell you all that your faith, religion and profession of religion will not save one soul of you in the Celestial Kingdom of God, unless you carry out such principles (of helping the handcart companies) as I am now teaching you. Go and bring in those people now on the plains. And attend strictly to those things which we call temporal, or temporal duties."
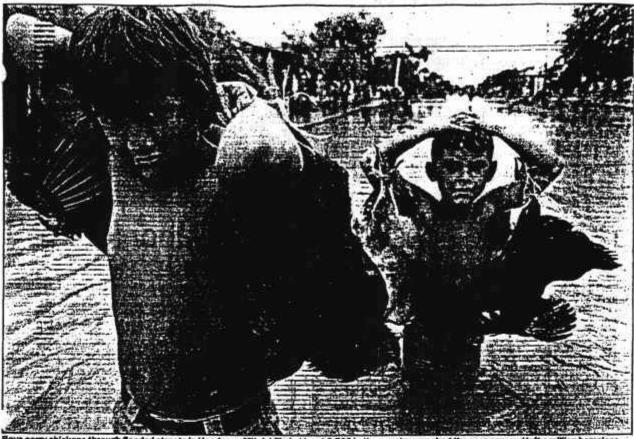
The prophet went on to declare that in ignoring those who so suffer "your faith will be in vain." He asked the Salt Lakers to "nurse and wait" upon the rescued and to "prudently administer medicine and food to them. To speak upon these things is a part of my religion, for it pertains to taking care of the Saints."

It was a poignant experience about a century and a half ago. President Hinckley has said that no sermon "has been more eloquent than that spoken by Brigham Young in those circumstances." If you listen carefully in the quiet moments of your life today, you will feel the same about our Central American saints in 1998. When you pray, you may even hear their cries for help, for strength, for you and me to respond. The "Martin's Cove" of modern pioneers is a pleading cry for help.

A Micro Enterprise Plan of Action

What I propose we do is to seek small and large amounts of funding and begin to design an action plan in early January 1999. Interested students will meet with me for a couple hours each week, graduates and undergraduates. We will form teams to specialize in understanding the culture and economy of a given Central American nation or region heavily impacted by Hurricane Mitch. Our broad goal will be to assist our LDS brothers and sisters, as well as their neighbors, to lift themselves by their own bootstraps through the creation of self-employment, microentrepreneurship, and poverty lending. Designing programs, studying cases, attending the 2nd Annual Rocky Mountain Microcredit Conference at BYU in March 1999 will help us prepare.

With the collapse of the region's formal economy, including government programs and multinational corporations, the primary need in the next year or two is going to be the creation of family self-reliance. So we will organize teams of BYU students to plan and prepare to offer the following services to victims of the hurricane: 1) basic business training programs in microenterprise and family business processes; 2) hands-on consulting and skills to help such enterprises start up, grow and flourish; 3) cultivation of microentrepreneurship acumen, values and spirit; 4) establishment of microcredit programs that operate as village banks, supplying

Boys carry chickens through flooded streets in Honduras. Mitch killed at least 6,500 in the country, wrecked the economy and left a million homeless.

Mitch's havoc escalates

11-5-98

Thousands are still missing; storm batters Florida

Associated Press

Hondurans buried more of their dead and formed blocks-long lines to get rationed water and gasoline, while officials struggled to feed and shelter a population in shock from Hurricane Mitch.

Another huge task loomed: ac-counting for the estimated 13,000 people missing after the storm ram-paged across Central America.

A revived Tropical Storm Mitch plowed across the Gulf of Mexico Thursday and hit southern Florida with heavy rain, 55 mph winds, flooding and tornadoes. Officials re-ported that buildings were damaged and at least seven people suffered minor injuries.

The storm was expected to move over the state and out over the At-lantic by Thursday afternoon. Rain-fall totals of 4 to 8 inches were forecast.

Medical workers in Honduras buried 13 flood victims in a common grave Wednesday in Tegucigalpa, placing two wooden crosses among the plastic-shrouded bodies before a bulldozer plowed earth over them.

Authorities have buried about 100 bodies in common graves in and around the city since the storm struck last week. The victims, recov-ered from receding floodwaters or found in debris, couldn't be identi-fied and posed a health threat, in-terim Mayor Nahum Balladeres said.

The government estimates as many as 6,500 people died and up to 1 million are homeless. All told, offi-cials say Hurricane Mitch killed nearly 9,000 people in the region.

"We really don't know what the numbers are. There are places we haven't reached yet," said Col. Rene Osorio of Honduras' national emer-gency committee.

99

small amounts of capital for the creation and expansion of small business.

> Our idea of charity, therefore, is to relieve present wants and then to put the poor in a way to help themselves so that in turn they may help others.
> —Joseph F. Smith

We know how to do this successfully, drawing on similar successful programs such as Enterprise Mentors in the Philippines, Ouelessebougou-Utah Alliance, the Grameen Bank of Bangladesh, and other NGO programs, some of which are partially funded by LDS Humanitarian Services. These programs have greatly improved the quality of life for the Third World poor, and their 95-98 percent loan repayment proves that the "poorest of the poor" are also credit-worthy as Dr. Muhammad Yunus declared when given an honorary doctoral degree from BYU at the 1998 commencement ceremonies.

I am confident that with a relatively small amount of start-up capital ($2,500 per village bank), skilled and committed BYU students can become a small but significant force for good in helping to rebuild Central America. Students will operate as "social entrepreneurs" laboring to empower the poor and needy (article enclosed).

Course project credit will be available to students desiring it. Concepts and skills will be learned and training materials prepared for the first teams to depart Provo in late April. Additional internship credit will be offered to those who can stay at least 2-3 weeks. Some may be able to remain in Central America throughout the summer, and, in the end use that experience for honors theses and/or master's degrees.

The costs for one person serving in The Stewardship Project would typically be as follows: 1) $750 round trip airfare; 2) $400 per month for room and board; 3) $100 per month for in-country travel; 4) $2,500 to start-up a village bank. Thus, the total would be between $3,700 for a student who spends just a month in Central America up to $5,200 for one who remains from May through August.

No one will receive an income doing this project. Some individuals may be able to pay their own way. I am hopeful that we will obtain a considerable amount of donations to BYU that can, in turn, be used to fund internships for committed students. As of now, tax-deductible donations may be made to BYU's Master of Organizational Behavior Program, the Institute of Public Management, and/or the David M. Kennedy Center for International Studies.

Invite Your Families, Friends, and Church Groups

This is where you personally, specifically enter the picture. I would like you to consider joining this humanitarian expedition. Especially if you speak Spanish, or would be willing to take a crash course next semester. But perhaps you already have an internship at IBM or the local McDonald's. If so, OK. However, there are still several things you might do:

> Make a copy of this "epistle" for your Spanish-speaking friends who might be interested.

- Take this letter home during Christmas break and invite your loved ones to help fund this effort for you or another student.

- Share this material with your home ward or stake. They might be willing to do something like the Big Cottonwood Stake did. (article in the October Church News)

Press reports of December 6, 1998 show that the average American donates $64 to charities, or directly to the needy, at Christmastime. On the other hand, the average person will spend $750 on holiday gifts.

If you want to experience the most meaningful Christmas of your life consider discussing with your family/friends one of the following ideas:

- Reverse the national norm: spend $64 on gifts and give $750 to the Central America Project.

- Reallocate gift-giving practices at home. One LDS family I know is pooling monies it usually spends for Christmas, and giving it all to the Stewardship Project in El Salvador. Another is limiting itself to $30 per person, leaving $600 for Latter-day Saints in Guatemala.

- Request that your parents to just give you an envelope on the Christmas tree when you awake December 25, with a check or note for this project, payable to BYU, for Nicaragua.

- Suggest that instead of the planned trip to the Liberty Bowl, Disneyland, or the Caribbean cruise during the holidays, your family channel its resources to the Stewardship Project.

- Propose a fund-raiser with other families in your neighborhood or cul-de-sac, with the goal of launching a village bank for a Honduran group of neighbors now struggling to survive.

- Suggest that back-home religious groups and/or businesses join in your effort to help the devastated victims of Hurricane Mitch through our summer 1999 strategy.

- Maybe, all you can afford is a $5 donation to Latter-day Saint Charities.

- Perhaps, the only thing you are able to offer is personal fasting and prayer for the victims of Hurricane Mitch.

But we can all do something, no matter how great or small.

Toward a Theology of Social Stewardship

The underlying gospel and humanitarian principles for engaging in this Central American endeavor are numerous. Drawing from two books (*Working Toward Zion* by Lucas and

Las epidemias amenazan ahora a la castigada población centroamericana

La falta de agua potable, la escasez de medicinas y los cientos de cadáveres de personas y animales dispersos por amplias zonas de Centroamérica amenazan a la población de los países devastados por el huracán «Mitch», según han advertido las organizaciones humanitarias. A ello se une la destrucción de carreteras y puentes y la escasez de combustible, que hace muy difícil la llegada de ayuda y el rescate en pueblos aislados por el agua y el lodo. De momento es imposible determinar las víctimas, mientras que los daños materiales y económicos han dejado «heridas de muerte» a estas naciones. Vienen a esta doble páginas varias imágenes

Woodworth, 1996; *Small Really is Beautiful* by Woodworth, 1997) the following sources summarize core values to guide us:

- Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it's the only thing that ever has (Margaret Mead).

- Earth provides enough to satisfy every man's need but not enough for every man's greed (Mahatma Gandhi).

- For the earth is full and there is enough and to spare (D&C 104:17).

- Zion will extend, eventually, all over this earth. There will be no nook or corner, upon the earth, but what will be in Zion. It will all be Zion (Brigham Young).

- The growth of wealth in the hands of a few individuals threaten(s) us with greater danger today than anything that can be done by outsiders . . . God does not design that there should be classes among us, one class lifted above another (George Q. Cannon).

- The mission of the Church is to . . . transform society so that the world may be a better and more peaceful place (David O. McKay).

- They (the poor) need your hearts to love them. So spread your love everywhere you go (Mother Teresa).

- We should employ our surplus means in a manner that the poor can have employment and see before them a competence and the conveniences of life (Lorenzo Snow).

- I am of the opinion that my life belongs to the community and as long as I live, it is my privilege to do for it whatever I can (George Bernard Shaw).

- We will take a moral view, a political view, and see the inequality that exists in the human family. . . . It is an unequal condition of mankind . . . What is to be done? The Latter-day Saints will never accomplish their mission until this inequality shall cease on the earth (Brigham Young).

- It was the doctrine of Joseph Smith . . . that a religion which has not the power to save people temporally and make them prosperous and happy here, cannot be depended upon to save them spiritually, to exalt them in the life to come (Joseph F. Smith).

- I expect the Saints to give money for the support of the poor . . . and if they do not do it, their religion is vain . . . . We preach a religion which very materially affects men's purses; and a religion that does not affect men's purses is worse than none (Parley Pratt).

- (Joseph Smith taught that) when you get the Spirit of God, you feel full of kindness, charity, long-suffering and you are willing all the day long to accord to every man that which you want yourself (John Taylor).

- One of the great evils with which our own nation is menaced at the present time is the growth of wealth in the hands of a comparatively few individuals. . . . (We) are endangered by the monstrous power which this accumulation of wealth gives to a few individuals and a few powerful corporations (First Presidency and Quorum of 12 Apostles).

- For of him unto whom much is given much is required (D&C 82:3).

- We are engaged in a work that God has set his hand to accomplish . . . to introduce correct principles of every kind—principles of morality, social principles, good political principles . . . the Lord has called us . . . to be his co-adjutors and co-laborers (John Taylor).

- An inequality of property is the root and foundation of innumerable evils; it tends to derision, and to keep asunder the social feelings that should exist among the people of God . . . . It is a principle originated in hell; it is the root of all evils . . . . It is inequality in riches that is a great curse (Orson Pratt).

- I don't know what your destiny will be, but one thing I do know: the only ones among you who will be really happy are those who have sought and found how to serve (Albert Schweitzer).

- The time has come when the talents of the men of business shall be used to benefit the whole people . . . not for individual benefit alone, nor for individual aggrandizement alone, but for the benefit of the whole people, to uplift the masses, to rescue them from their poverty (George Q. Cannon).

- For I will consecrate of the riches of those who embrace my gospel among the gentiles unto the poor of my people who are of the House of Israel (D&C 42:39).

- Attend strictly to those things which we call temporal . . . otherwise your faith will be in vain. The preaching you have heard will be in vain to you . . . . Nurse and wait upon (the needy) and prudently administer medicine and food to them. To speak upon those things is a part of my religion . . . (Brigham Young).

- How wonderful it is that no one need wait a single moment to improve the world (Anne Frank).

- There are people, not a few, whose circumstances are desperate and who cry out for help and relief. There are so many who are hungry and destitute among this world who need help. . . . My brothers and sisters, I would hope, I would pray that

each of us . . . would resolve to seek those who need help, who are in desperate and difficult circumstances, and lift them in the spirit of love (Gordon B. Hinckley).

Transforming the World

As Latter-day Saints our whole purpose in this life is to build up Zion, according to the prophets. What I am hoping for is your personal participation at some level in making this happen—to use our stewardship in behalf of our brothers and sisters in Central America.

We can make a difference. We can lift the oppressed. We can use our own time and resources to make a difference. We can build Zion little by little, one family at a time. The cause in which we are engaged, the Stewardship Project, is but one of many needed actions in this old, cruel world, but is one of utmost urgency today.

Can you please help? Will you? If you do, I promise you deep joy and satisfaction in having helped make a difference, thereby transforming the lives of others. President Marion G. Romney declared that the best way to enjoy the Spirit of God in one's daily life occurs through serving the poor. I know this is clearly the case. Thank you for doing whatever you can.

A man filled with the love of God is not content with blessing his family alone,
but ranges through the whole world, anxious to bless the whole human race.
—Joseph Smith

BYU students fight poverty

7-30-98

By IAN FREETH
ian@du2.byu.edu
NewsNet Staff Writer

BYU was one of three universities chosen from more than 100 applicants to present at a New York conference its strategy for alleviating global poverty.

Gary Woller of the Romney Institute of Public Management and Warner Woodworth of the Department of Organizational Behavior returned last month from the Microcredit Summit in New York. Microcredit is an organization devoted to international development in global poverty areas.

The professors presented their strategy at the conference.

Their action plan includes the following areas: educating and training students to assume positions of leadership in the microcredit movement and the international development community, generating international internships and service opportunities, encouraging students and others to establish microcredit organizations, carrying out and publishing research on microcredit and consulting with existing microcredit organizations to help them educate the public.

Woller, Woodworth and various students have been active in these plans since the 1997 Microcredit Summit meeting. Projects have already begun in the Philippines, Latin America, Africa and Eastern Europe.

They organized the first Rocky Mountain Microcredit Conference in February.

"Teams of students are spanning the globe as interns this summer trying to make a difference," said Dave Hanley, a senior from Provo. "I know this is what I want to do with my life."

Hanley is spending his summer in Bangladesh with two other fellow students, learning how village banking operates.

During Summer Term there are a total of 17 BYU students around the globe working on internships with this program.

Todd Manwaring, a graduate student in organizational behavior from Tacoma, Wash., is traveling between El Salvador and Nicaragua.

He and Woodworth have also worked in Orem, where they raised $2,500 to start a bank in a developing village.

This will help the people become more reliant and develop a new sense of dignity and self-respect, the duo said.

Erik Lewis, a graduate student in business administration from Chile, is interning in Guatemala City.

Some of his jobs include serving as a consultant to poor, self-employed families within the capitol city and conducting leadership programs.

"This is a lot more real world, laboring with the masses down in the trenches," Lewis said.

Brett Empey, a senior in anthropology from Roy, is volunteering in Ghana, one of the world's poorest countries.

He is working with the Humanitarian Aid Relief Team to help reduce disease among villagers.

Woodworth is in Ireland working on the peace process.

Of these 17 BYU interns around the world, Woodworth said, "These are social entrepreneurs seeking to build a better world."

"Our goal is to double the number of these global exchange students next summer," Woodworth said.

Photo courtesy of Warner Woodworth

Warner Woodworth, left, and BYU student Erik Lewis, middle, spend time with this family during a humanitarian project in West Africa this year. BYU was selected to present a strategy for alleviating world poverty. The conference took place in New York last month.

APPENDIX B

AGREEMENT LETTER FROM JOHN HATCH

Suggested Strategy for the BYU Help Honduras Project
by
John Hatch
Founder, FINCA International
April 6, 1999

Overview

Some 43 BYU students are expected to visit Honduras between April and September 1999. Their purpose is to assist Honduran communities in their efforts to recover and reconstruct the damage caused by Hurricane Mitch in November 1998. The students also wish to be exposed to the village banking program of FINCA/Honduras and to provide sufficient funding ($50,000) to create an expansion of village banking services equal to 20 new village banks or 500 additional village bank members (average loan $100) to be drawn from the population most damaged by the hurricane. The following paper presents a strategy for meeting these objectives in a fashion which maximizes the potential benefits to both the BYU students and FINCA/Honduras, while minimizing the risk of the project becoming a logistical challenge or distraction of F/H staff from their normal duties. The central principle endorsed by this proposal is that the BYU students need to take full responsibility for managing their own experience. FINCA/H is an ally, beneficiary, and collaborating counterpart agency, but BYU students are solely responsible for planning, administering, and monitoring their own project.

The Donation

The BYU students have committed to raise $50,000 for the FINCA/Honduras program. If the donation is made directly to FINCA/Honduras (a non-U.S. agency) there will be no tax exemption allowed under U.S. law. It is therefore recommended that the donation be made directly to the Village Bank Capital Fund (VBCF) of FINCA International, a U.S. tax exempt 501-C-3 nonprofit agency. Also known as FINCA's "loan enhancement facility", the VBCF will issue a letter of credit to a local commercial bank which will permit FINCA/Honduras to leverage up to $150,000 in local currency borrowing— through a local commercial bank—for borrowing some $150,000 in local currency to on-lend to FINCA/H clients, thereby potentially tripling the impact of the initial BYU gift while at the same time qualifying it as a tax-exempt donation.

Arrival Schedule of Students

The current schedule for the BYU contingent of 43 students has them arriving in six sub-groups, as follows: The first group (10) will arrive April 24. The second group (5) will arrive eight days later on May 3. The third group (7) will arrive 17 days later on May 20.

The fourth group (6) will arrive one month later on June 21. The fifth group (4) will arrive 14 days later on July 5. The sixth group will arrive 14 days later on July 19. And the seventh group will arrive 14 days later on August 2. At first glance this staged schedule suggests a complicated logistical challenge for both BYU and FINCA/H; however, the strategy proposed below converts the complexity of multiple student arrival times into a potential advantage that enhances the likelihood of project success.

The First Wave: April 24 (ten students)

It is suggested that the first ten BYU students arriving April 24, be assigned a logistical set-up function, much like a "ranger" battalion securing a beachhead. Following a 2-hour briefing by FINCA/Honduras, the first BYU arrivals would divide into five teams of two. Each team would be assigned a region: (a) Choluteca, (b) Tegucigalpa, (c) Danli, (d) Comayagua, and (e) Cortes. Each team would go directly to their respective region--for five days--to accomplish the following tasks:

1. Make contact with Mormon Church officials, establishing a list (map) of the location of LDS stakes in region. A preliminary list of humanitarian aid projects underway in each region would also be gathered at this time, especially projects in which Mormon families are actively participating.
2. Make contact with FINCA/H regional office, creating a list of the location of existing village banks, how they are clustered into coverage areas (usually 8-12 banks per cluster), and the towns where the promoter supervising each cluster is based.
3. Using the results of the FINCA/H damage assessment (plus Church sources and others), create a map of the most damaged communities.
4. Correlate the three maps to identify the highest priority locations.
5. Once chosen, go back to each of the highest priority sites and identify for each site the closest family (preferably Mormon) who would be able to provide room and board to a BYU student for a few weeks or months. The student. Of course, would pay rent and/or make a significant contribution to family food or living expenses).[1]
6. All five teams return to Tegucigalpa to meet the flight of the next wave of students.

The 2nd Wave: May 3 (five students)

1. Wave 1 team meets the plane in Tegucigalpa, having made prior overnight lodging arrangements in the city.
2. Later in the day the Wave 1 team provides a ½ day orientation, presents the results of their survey and prioritized sites in each region.
3. The five newcomers are each assigned a separate regional team. Each team now has three members as it returns to its region.

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[1] It is recommended that only one student be lodged per family, and per community, to maximize the cultural experience and (for the language-challenged) encourage "total immersion" in Spanish.

4. Over the next 6-7 days each member of the regional team will accompany a separate FINCA/H promoter (or two) on her routine visits to her assigned village banks until at least 8-12 village banks have been visited, preferably banks where serious hurricane damage occurred.
5. At each village bank the BYU student determine: (a) when will each VB complete its loan cycle, which is needed to know which banks will be adding new members, and when; (b) which VBs or their communities have suffered the most damage, and (c) what humanitarian relief projects are already underway. At week's end the student will then list these groups in priority order, by greatest need or greatest opportunity for humanitarian involvement.
6. Over the following week, each BYU student will return with their respective FINCA promoter to visit the highest priority communities. At this site the student will make contact with local Mormon leaders, asking them to identify which Mormon families are in greatest need.
7. Time permitting, the BYU student will contact and interview as many of these Mormon families (and their non-Mormon neighbors) as possible, attempting to determine their level of poverty.[2]
8. At the end of the second week, team members will assemble to discuss the relative merits of these definitions. If the suggested criteria of poverty or need do not fit, the team will be invited to reach consensus on more appropriate criteria.
9. All five teams will then return to Tegucigalpa to meet the next (third) wave of BYU students and perhaps enjoy a weekend of R&R.

The Third Wave: May 20 (7 students):

1. Arrangements for overnight accommodations in Tegucigalpa are made for 22 students
   (waves 1-3)
2. New arrivals (7) are met at the airport by Wave 1 designee.
3. Later in the day the in-country regional teams provide a ½ day orientation, presenting the results of their initial village bank and client surveys, and prioritizing the assignments of the new arrivals. Any required changes in project planning, site assignments, or methodology are to be made at this meeting.
4. Each of the seven newcomers joins a regional team. Each team now has three members as it returns to its region. The focus now shifts to identifying potential new

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[2] A quick method is to ask the female head-of-household three questions: (1) total number of persons who live in her residence (eat, sleep, live), (2) the number of those family members who are employed or otherwise contribute income to the household, and (3) the family's estimated monthly expenditures (*presupuesto familiar*). The family will be defined as "severely poor" if it has only one source of income (i.e. one working adult), or a daily per-capita income (DPCI) of less than $1. The family will be defined as "moderately poor" if it has two sources of income (i.e. two working adults), or a DPCI of $1-$2. The family will be defined as "non-poor" or "above the poverty line" if it has more than two sources of income or working adults, or a DPCI of more than $2.

clients for existing village banks, where appropriate the creation of new village banks, and in participating in community reconstruction projects identified by the student(s).

The Project After One Month: Focusing on Families

As the project prepares to receive its third wave of participants, a lot of overall survey work and prioritization of sites will already be done. It is now time to shift from group to individual goals. As stated at the outset, a donation of $50,000 will either capitalize 20 new FINCA/H village banks or finance 500 new FINCA/H clients. The latter number divided among 43 students would create an individual minimum target of about 12 clients per student. Thus, if each participant is able to survey and screen a dozen candidates who are ultimately selected, a major project objective will have been achieved. However, several strategic considerations should be born in mind in identifying potential new clients.

Mormon Versus Non-Mormon Clients: In a breakfast meeting with LDS Church leaders on March 27, Gary Flake of LDS Charities formally announced that the Church enthusiastically supports microcredit in general and village banking programs in particular. However, the Church does not require that all clients assisted by Mormon-funded village banks be members of the Church. Rather, the Church only requests that local Mormon families in severe poverty (or who otherwise meet the selection criteria of a microcredit project) be offered the opportunity to participate as clients. To honor this criterion equitably, it is suggested that the BYU student identify potential village bank membership where no more than half are Mormons and half are non-Mormons.

How New Village Bankers Are Selected: In the case of an *existing* village bank, it is the current members who decide who can enter as a new member. To be accepted, a new member must be somebody (a neighbor) known to the membership or, in some cases, somebody who is "sponsored" by an existing member. This is no small obligation. If you sponsor a new member and she later defaults on her loan, the village bank will normally expect her sponsor to pay the debt—because, in effect, being a sponsor implies willingness to co-sign on the loan of the person sponsored. In the case of a *new* village bank, the core membership of the group is based on local residence in the same neighborhood, i.e., everyone knows everyone else. *Thus, there is no guarantee that any potential client recommended by a BYU student will be automatically accepted.* If the student's recommended client is not accepted (especially because she is not known by the existing members), it is still possible to arrange with the FINCA/H promoter to begin the
creation of a new village bank in the neighborhood where the recommended clients live. In sum, "Plan A" is to get families-in-need into an existing village bank. Where this does not work, "Plan B" is to launch the organization of a new village bank. But

remember, for Plan B to work (1) the new bank should be close to an existing coverage area of a FINCA/H promoter, and (2) the promoter has "excess capacity", i.e., she is already supervising less than ten banks.

Final Caveats: Remember, the success of any new village bank a BYU student helps to organize will depend on good follow-up after the student leaves—i.e., on the weekly supervision of trained (FINCA/H) field staff. Students are therefore strongly advised not to organize their "own" village bank unless a FINCA promoter is fully involved from the outset. Students are also cautioned not to over-sell FINCA's village banking program, nor to strongly endorse certain micro-business activities to clients, because this may give some clients an excuse to subsequently default on their loans because of bad advice received from the student.

Weekend of June 5-6:

John Hatch commits to spending the weekend of June 5-6 in Honduras with the BYU group. The primary purpose will be to conduct a village bank workshop, focusing not just on the village-based methodology but on the complexity of operating a village banking program. He will tentatively cover issues of (1) service delivery, targeting the poorest, and program impact[3]; (2) capital mobilization, (3) administrative systems, (4) program governance, (5) technical assistance, (6) training, (7) preserving core values, and (8) the economic, political, and social risks in the external environment.

On the Community Reconstruction Front

With so many BYU students already in the field by early summer, and so many communities surveyed first-hand, it may become apparent that the needs of some badly damaged communities are simply not yet being adequately met by available government and humanitarian aid agencies. Special needs of families in temporary shelters may soar as the rainy season begins in May. Construction of houses, schools, and clinics may slow in the rainy season, but demand for seed, tools, and agro-chemicals can be expected to soar as many families take advantage of the rains to plant subsistence food crops. Such factors may create opportunities for expanded assistance from LDS Charities based on project proposals submitted by BYU students. The submission of these proposals needs to be coordinated through existing Church channels. Perhaps the BYU students should designate one of its members to be responsible for coordination at the national level of all requests submitted by students or their host communities. Possibly, some of the BYU students arriving in the later waves 4-7, prior to their departure from Utah, can work with LDS charities in Salt Lake to assemble shipments for Honduras and/or accompany their delivery.

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[3] The initial findings of survey work conducted by BYU students to date will be incorporated into this presentation. Training in the use of a FINCA survey instrument will be provided by BYU student Todd Manwaring (an ex-FINCA research intern) prior to the students' departure for the field.

The Fourth Wave: June 21 (6 students)

The earliest-arriving students of the BYU contingent will now have been in Honduras for nearly two months. This may be an appropriate time for another R&R weekend in Tegucigalpa for students to meet for a mid-project evaluation, exchanging successes and failures, coordinating some relief efforts on a national basis, addressing logistical issues, rearranging some site placements, and, of course, de-brief the latest arrivals. Also, by this time some students will be ready to leave Honduras. Of these, some will want to be replaced, others will not.

The newcomers will be assigned to regional teams and will be posted to priority sites to initiate or continue ongoing humanitarian projects and village banking client identification activities described above.

The Last Waves: July 5, July 19, and August 2

Prior to their departure from Utah, the some 11 BYU students arriving in the final waves may possibly play a more significant role in coordinating LDS relief shipments requested by students already in the field. Upon arrival, they too will be assigned to regional teams (in new or replacement sites) to initiate or continue humanitarian projects and village bank client identification activities described above.

Final Word:

In my experience as a Peace Corps volunteer, trainer, and regional director, I learned that there are two kinds of volunteers: those who demand structure (they want guidance and supervision) and those who flourish under conditions of total ambiguity (they make it up as they go). This distinction will effect how participants view their assignment, their site, their personal satisfaction. Structure seekers will usually perform better in relatively urban and peri-urban locations (where it is easier for them to find support and supervision). The autonomy seekers will usually perform better in rural and isolated locations (where they can often escape supervision entirely). Unfortunately, it is not easy to know which kind of volunteer you are dealing with before they are assigned. To gain some level of insight, I think it might be useful to have all participating BYU students take a Myers-Briggs test to better identify their personality profiles and preferences with reference to structure. This information should greatly facilitate the composition of teams and selection of sites.

But in the last analysis, the BYU students must accept full responsibility for their own project. *FINCA/H is not the project manager.* FINCA/H is not responsible for making hotel arrangements, nor providing BYU students with transportation services, nor finding

host families to lodge students, nor solving student medical emergencies, nor supervising the hours they put in on village bank visits or community projects, nor disciplining students who misbehave. FINCA/H field staff are not expected to alter their work duties and schedules in any way for the convenience of BYU students. Indeed, each field office reserves the right to denying access to its offices, clients, or records to any student who behaves in a culturally disrespectful way, or who violates technical guidelines established by the FINCA/H program. For reasons explained above, FINCA/H village banks will not be required to accept clients identified by BYU students, nor start new banks in locations considered inconvenient to existing coverage areas. In sum, FINCA/H is opening its Honduras program to students who wish to understand and support their program as it is. The burden of adjustment and adaptation is on the students, not FINCA/H to the students.

APPENDIX C

ORIGINAL STEERING COMMITTEE MEMBERS

List of original (1998-1999) HELP Honduras Steering Committee Members

Warner Woodworth
Lisa Jones
Todd Manwaring
Jennifer Boehme- Microcredit
Carrie Marquardson-Logistics
Natalie Wright-Microcredit
Joseph Cazier-Technology
Angie Anderson-Public Relations
Tammy Holder- Logistics
Ryan McKeean-Fundraising
Matt McRoberts-Logistics

(source: meeting minutes from Wednesday, February 3, 1999)

APPENDIX D

PRESS COVERAGE

Students HELP Honduras

3-30-99

By JENNIFER JONES
jones@du2.byu.edu
NewsNet Staff Writer

A group of BYU students is organizing a project to establish ongoing financial aid for Hurricane Mitch victims in Honduras.

The students are raising money to set up microcredit banks in the poverty-stricken nation. Microcredit loans are as small as $50, and they are given to local entrepreneurs who are too poor to qualify for traditional loans.

The group of students, led by Professor Warner Woodworth, are calling their project HELP Honduras (Helping Eliminate Poverty).

At least 40 of the students will go to Honduras this summer to work with existing non-government organizations to set up small banks, said Todd Manwaring, founder of Humanitarian Link, a non-profit charity organization.

Last October, Hurricane Mitch destroyed much of Honduras, killing more than 10,000 people and leaving 1.3 million without homes or jobs. The hurricane set the country back by almost 50 years, said Katie Marquardson, a junior majoring in English.

"The evidence so far shows that the damage in Honduras was much more devastating than anyone originally expected," said Warner Woodworth, head of the project and professor of organizational leadership and strategy.

"The problem is that people sent a lot of immediate aid, like food and medicine, but there is still an even greater need for the people to be able to help themselves. That's where micro-enterprising comes in," said Marquardson, 20, from Bellevue, Wash.

People do well at reacting to crises, but are less involved when it comes to long-term humanitarian aid efforts, Woodworth said.

The nation of Honduras lost all hope of economic stability in the hurricane because it lost coffee factories and banana plantations, said Lisa Jones, 29, a graduate student in international development and business administration, from Santa Rosa, Calif.

"This is a good way to help the people in Honduras to make their own solutions and pull themselves up. It's not a handout, and it maintains their self-esteem because they can earn their own living, thanks to the small loans," Manwaring said.

The microcredit banks will make an ongoing economic difference, Jones said, and improve conditions for thousands of families. Americans have so much and others have so little, she said.

"There is a great power in the fact that this project embodies the very mission of the LDS Church and our great university," Jones said.

Students are a great resource of energy and a willingness to help, she said.

So far, the fund raising and donations are slower than expected and HELP hopes for a greater response from the students and community, Manwaring said.

For information on how to get involved with HELP, call 361-9810 or online at www.help-honduras.org. Check donations can be made payable to Humanitarian Link, 239 W. 1920 South, Orem, UT 84058.

Photo courtesy of HELP Honduras

BYU students help victims of Hurricane Mitch in Honduras. BYU students are raising money to set up micro-credit banks in Honduras in a project called HELP Honduras, an acronym for "Helping Eliminate Poverty." By providing loans in amounts as small as $50, the project will boost the nation's entrepreneurs.

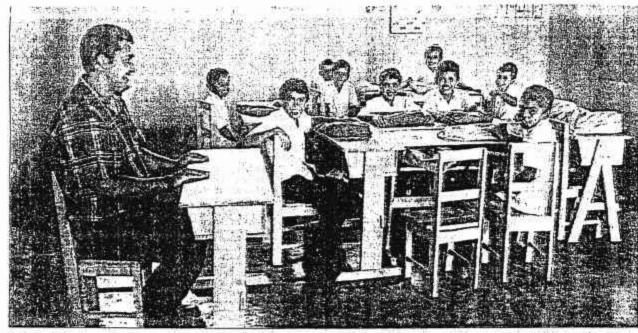Public schools in Honduras are among the beneficiaries of funds that are donated in the H.E.L.P. Honduras program. The program was formed to aid Hurricane Mitch victims in a variety of ways.

Loans
that beat poverty

Hondurans benefiting from Utah-based microcredit lending

By Jenifor K. Nii
Deseret News business writer

9-12-99

You've got to have money to make money.

Though not a truism, per se, for too many people it feels true. For people in developing countries the problem only intensifies. And for women in those countries? Fuggetaboutit.

Not so fast, says one Brigham Young University professor.

For more than a decade, Warner Woodworth has devoted his life to helping "the poorest of the poor" take the first steps toward financial independence. In Central America, West Africa and the Philippines, scores of people have benefited from the ideas he teaches as a faculty member of BYU's Department of Organizational Leadership and Strategy.

The concept is called microcredit lending. The focus is on helping poor but ambitious people obtain small loans – often $20, $40 or $50 – to start or grow a business.

Microcredit lending was pioneered by Bangladesh native Muhammad Yunus, whose Grameen Bank now has nearly $1 billion in loans outstanding to 2 million borrowers. These small, unsecured loans have

Loan fund

For more information about the Utah Microenterprise Loan Fund, call 269-8408. To learn more about the microcredit project managed by Warner Woodworth of Brigham Young University, contact Humanitarian Link at 1-801-434-9530, or call Woodworth at 1-901-378-2564.

Professor Woodworth and his first team of H.E.L.P. Honduras volunteers hold up a banner, above, before their Salt Lake Airport departure in April 1999. The H.E.L.P. team works with Hondurans, left. The microcredit lending program has been a great success among ambitious poor residents in the poverty-stricken country.

PHOTOS COURTESY WARNER WOODWORTH

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AID

Continued from M1

helped people buy dairy cows, or tools to make fishing nets, or seeds to plant vegetables for a small restaurant or vegetable stand. Some are now being used to send children to universities.

Generally, loans are set up through small "village banks". Groups of people in a community borrow money, then help motivate one another to repay the loans on time. The system is effective – micro-lending institutions around the world boast near-perfect repayment rates.

Yunus, who recently received an honorary doctorate from BYU, preaches a philosophy that has caught on in Utah and around the world.

People are poor because their institutions are poor, Yunus told last year's BYU graduates. Something is wrong with the system – the government, the society, or the lending institutions – when people cannot make enough money to live.

To listen to Woodworth is to hear shades of Yunus.

"People are poor not because they are lazy, not because they're not smart. They're poor because they lack access to capital.

"If you give the poor some small loans, that gives them the possibility to change their lives and become independent."

Woodworth and his students put those ideas to work following the destruction in Honduras by Hurricane Mitch late last year. About 50 students – including some from the University of Utah and Stanford University – organized the program, which included service projects, shadowing an already-established microcredit bank as it worked to help some of the hardest-hit villages and evaluating the feasibility of setting up their own banks.

What they found was that in the absence of microcredit lending, most poor people had to rely on loan sharks and high-interest money lenders to get the cash they needed. Even in the poorest countries, banks refuse to consider small-loan applications.

"When you start talking about extremely low loan amounts, what you find is that the cost of

processing the loan almost makes it prohibitive," said Jeff Thredgold, president and chief executive officer of Thredgold Economic Associates and economic consultant to Zions Bank. "That's why many of those small loans aren't made. It's just not a viable, profitable business for a regular financial institution."

Microcredit steps outside traditional financial institutions, Woodworth said. The student-run banks in Honduras used funds donated by the students' families and friends, received through fund-raising activities and donated by corporations.

Yunus' microcredit lending began when he loaned a few dollars to indentured laborers and farmers in Bangladesh.

Sure, it might not be the snappiest way to make a fortune – lending a few dollars to high-risk borrowers – but Woodworth said making a fortune never was the driving force behind microcredit lending.

"This is a humanitarian effort," Woodworth said. "As we saw the destruction of Hurricane Mitch, we began to feel that we could do something. These people are our brothers and sisters. We saw different organizations rush in with food and clothes to alleviate the suffering right after Mitch hit, but we also knew that most of those organizations would eventually pull out. Eventually those people would have to fend for themselves. We want to help them get on their feet for the long term. The beauty of microcredit is that it takes people from a handout – a relief program – to a hand up. They work to become self-sufficient."

Microcredit has paved the way for people who would not otherwise qualify for loans to receive the money they need at more reasonable interest rates. They also receive valuable training in money management and fiscal responsibility.

"The premise is that if you treat them to be responsible and train them, they'll pay it back," Woodworth said. "And if they pay it back, we'll give them another loan, bigger loan, which they can use to build credibility, expand their business and create jobs for more and more people."

Sean Flynn was one of the BYU students who volunteered to par-

ticipate in the project. He heard about microcredit in one of Woodworth's organizational behavior classes and said it sounded interesting.

After a semester of planning and fund raising, Flynn left in May for Honduras. He was one of a handful of students who elected to stay in that country for three months.

"It was an eye-opening experience," he said. "First, it was humbling to ask people to donate to the fund. That was very, very difficult. But it was worth it.

"It was very educating, not only about the microcredit world but about working among the poor in general. That's what I'll take away from this – more than anything, I'll remember the people."

People like Concepcion Hernandez Martinez, "Conchi" to her friends, BYU student Jared Mabey remembered the woman, who lived in the town of Danli, one of the areas hardest hit by Mitch.

Martinez's initial loan was 400 lempiras, about $28. With that, she built a 6-by-8-foot wooden food stand along the side of a road. Over time, Martinez built her customer base and kept qualifying for larger and larger loans. Today, Mabey said her latest village bank loan totaled 6,000 lempiras, or more than $420. Her restaurant is now 120 feet by 75 feet.

The same concept has taken root here in Utah.

The Utah Microenterprise Loan Fund was founded in 1993 as a private, nonprofit corporation designed to provide small loans (up to $10,000) to entrepreneurs. UMLF executive director Kathy Ricci said the fund exists to help entrepreneurs who have not yet established credit, don't have sufficient collateral or are not able to secure funds from other "conventional" sources such as banks or credit unions.

"We believe in the power of free enterprise, and the power of the human spirit," Ricci said. "W lend to people who are unable to access traditional financing. We're all about empowering those people – empowering them, their families and their communities."

UMLF loans are not easy to obtain: applicants must prove they have exhausted other funding options; provide a business

plan for UMLF evaluation and defend it in an in-person presentation; and submit a complete financial statement.

But for hundreds of borrowers, UMLF has been the answer. Maile Vea came to the UMLF in 1998, wondering if her small home-based quilt-making business, Quick Quality Quilts, would qualify for a loan.

People bought Vea's traditional Tongan quilts as gifts for weddings and other special occasions. Sewn by hand, it often took her a month to finish one. Even with a small-but-growing customer base, Vea was having trouble keeping up with demand.

So, she approached the UMLF and asked if they would help her buy a new $8,500 sewing machine. UMLF granted her a $10,000 loan that December. With the help of her machine, Vea is now able to finish one quilt per day and is looking to expand her business.

"Right now, she probably doesn't even consider herself a 'real' business owner," Ricci said. "But she is, and that's why we do this. She was in tears when we closed the loan."

photos courtesy of Natalie Wright

A woman and her children were forced to a shack on the edge of the flooded Choluteca River after Hurricane Mitch hit Honduras. She is just one of thousands who have lost everything in recent floods.

Y students on humanitarian crusade

By SARA GILES
sg8@email.byu.edu
NewsNet Staff Writer

3-13-2000

On the coast of Honduras, a small shack precariously balances on the edge of the river. Inside, a mother and her children huddle under cardboard slats in the only shelter available to them.

Because of numerous natural disasters, this mother's plight is not an unusual one. Many Central and South American countries are struggling with the devastating effect of natural disasters on their economies and people.

BYU students have galvanized into action with HELP International, a microcredit and humanitarian service organization. Students established this in response to floods last year from Hurricane Mitch in Honduras. This is the second year that students from BYU have been involved.

Students travel to third world Central and South American countries to partner with already established organizations.

These microcredit institutions receive a large amount of money that is raised by the students to form banks. Students also work with partner institutions to help assess the efficiency of the microcredit models.

Students last summer helped in setting up local banks for 20 hours a week. For at least 20-30 hours of their time, they also worked in humanitarian service areas that were of interest to them in the community.

Service projects ranged from volunteering in refugee camps, clinics, orphanages and educating high school kids about AIDS. They also built houses for hurricane victims and formed a youth program.

This year, students are travelling to Honduras, Peru, Venezuela and El Salvador.

Lisa Jones, 30, a MBA/MA international development student from Santa Rosa, Calif., and director of this year's HELP project said she became hooked on helping the previous summer.

"We initially did it because we were so moved by Hurricane Mitch. But once you live side by side with these people, you will never be the same. I learned more there than in 2 years of business school about management and teamwork."

Jones also said that along with temporal needs, she felt that as a group they were able to help spiritually as well.

"Just our presence in these disaster areas made members feel that the U.S. members really cared about what happened to them," Jones said.

Students who participate in HELP International come from all different fields but say they think the hard work and service reward will be worth the time that they are donating.

Many returned missionaries expressed the desire to return to countries where they served their missions and help in ways that they were unable to on their missions.

Robin Day, 22, a junior majoring in business marketing from Twin Falls, Idaho, said that he felt that this was the chance he was looking for.

"I want to get down and be more like the people than ever before. As a missionary, there was a certain distance and I want to close that gap and relate to people on a more casual basis."

However, helping does not come without a price. Each student is responsible to raise at least $2,750. Students live at the same level of the people they serve. In many cases last year, students rarely had access to hot water.

Because of the health risks, students must have the appropriate shots, as safety is a major concern for students according to Jones. They must also abide by the safety cautions of the field instructors take a class in sanitation and health before they depart. Students usually live with families and are immersed in the cultures of the areas that they are serving in.

Motivations for going to serve range from person to person. Field Director of the Venezuela program, Jenny Oman, 25, a graduate student in international relations explains.

"We're not giving handouts. We are empowering them. Our main efforts will be helping in the long-term. We are involved in helping people make their lives better. It's a big chain," Oman said.

For more information on donations, e-mail Davis Bell at bell@hotmail.com.

BYU students assisted this woman by helping her start a tortilla business.

'HELP' to the rescue

6-15-2000

BYU students serve in South America

By Eliza Moody
eliza@newsroom.byu.edu
NewsNet Staff Writer

"Enter to learn, go forth to serve."

Some BYU students are taking the BYU motto seriously and serving others in Latin America through the Help Eliminate Poverty International program, a program that provides internship and service opportunities abroad.

This summer, BYU has over 100 student participants in El Salvador, Venezuela, Peru and Honduras.

"This is service abroad — that's how I'd put it," said Brandon Wood, 24, a senior from Orem majoring in business management.

"It's an educational opportunity that allows you to provide real service for real people," Wood said.

Eight students came back Tuesday from Latin America where they spent six to eight weeks providing humanitarian services.

"I was involved in distributing aid in a refugee camp," said Robin Day, 23, a senior from Twin Falls, Idaho, majoring in business management. "It just opened up my eyes. I loved it."

HELP International is a non-profit organization dedicated to providing service.

"Even though I was serving, I was being served," Day said.

Warner Woodworth, a BYU professor of organizational leadership and strategy, began the program in Honduras after Hurricane Mitch ravished the already

Photo courtesy of Eliza Moody

A group of children from Latin America show off their brightly-colored packages. A group of BYU students returned Tuesday from Latin America where they provided humanitarian aid.

impoverished country in October 1998.

"What we're really trying to do is create a whole generation of social entrepreneurs who can combine their college education with gospel values to build a new world," Woodworth said.

The first volunteers went out in April 1999. Already, the program has created 47 new village banks, rendered over 4,300 humanitarian service hours and expanded throughout Latin America.

"It has been the most rewarding thing I've done in my life," said Jennifer Boehme, 23, the director of HELP International.

"We've put together a program that can make people's lives better."

HELP International started by providing community services in Honduras.

"We taught Spanish literacy. We worked in refugee camps and helped people build homes," Boehme said. "We did a little bit of everything."

Later, the organization expanded to include a proactive plan for economic redevelopment.

At the heart of the economic redevelopment plan is microcredit banking. The microcredit banking concept centers on small loans given to those who do not qualify for traditional loans.

The program allows those with little capital, the "poorest of the poor," to elevate themselves above the poverty line by using the loan to create or expand their business.

"This is what is unique about our program," Boehme said. "We are not just giving a loan, we are creating a vision."

"Microcredit is a hand-up instead of a hand-out," Woodworth said.

"It helps people to help themselves without taking away their dignity or their will to work."

APPENDIX E

FUNDRAISING MATERIALS

H.E.L.P. Honduras

239 West 1920 South
Orem, UT 84058
www.help-honduras.org

March 25, 1999

Dear Friends and Neighbors:

I want to tell you about what I and several other students are doing this summer to help the victims of Hurricane Mitch in Honduras and how you can help.

What Is The Current Situation In Honduras?

Five months ago, Hurricane Mitch devastated Central America, leaving 11,000 people dead and over 2 million homeless. The world responded immediately with medicine and food supplies, but Mitch's destruction was permanent. In Honduras alone, where three-quarters of the population already lived in poverty, damages exceeded $4 billion—more than half the nation's GNP. Seventy percent of the crops were ruined, and over 90 percent of the roads and infrastructure destroyed. Foreign companies pulled out, taking thousands of jobs with them. America turned her cameras elsewhere months ago, but the suffering in this destitute nation has not decreased. Unlike the US, which can recover from nature's outbursts within weeks, Honduras faces an estimated 50 years to rebuild itself. The future looks very bleak for this poverty-stricken nation.

Who Is HELP?

HELP (Helping ELiminate Poverty) is a group of about 50 students and other community volunteers who have united to provide hope for the victims of Hurricane Mitch. We will travel to Honduras this summer at our own expense to help this impoverished nation rebuild itself through community service and microcredit lending.

What Is Microcredit?

Microcredit is an economy-building system that provides small loans (often less than $50) to families too poor to qualify for traditional bank loans. These loans to the self-employed poor are just that—loans, not handouts. Microcredit gives people in poverty access to working capital and personal savings, providing them an opportunity to progress and grow—just like you and me. Microcredit programs create jobs and put money back into the economy. What Honduras needs most during the next several years is a system of sustainable help.

How Will We Help?

HELP will work with world-leading microcredit institutions to organize a network of "village banks," consisting of 25 to 40 members each, throughout Honduras. These village banks will provide four essential services to Honduran families:

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1. Small self-employment loans to start or expand personal businesses
2. A structured savings program
3. One-on-one business training
4. A community-based system of mutual support and personal empowerment.

Families who participate in village banking groups raise themselves above the poverty level usually after 10 lending cycles. Despite the fact microcredit institutions work with the world's poorest people and require no collateral, *their loan repayment rates exceed 95 percent—significantly above American commercial-bank standards!* Members of village banking groups work as teams, guaranteeing each other's loans.

In addition to our village-banking programs, we will work directly with humanitarian agencies like CARE, Save the Children, Habitat, and the Red Cross to provide critical community service. We will rebuild homes, organize health centers, reestablish villages, educate children, and do much more.

How Can You Help?

The microcredit organization we create in Honduras this summer will become a permanent institution that will reach out to more people for years to come. We will start our program by developing 30 village banks between the months of May and August. Each bank requires an initial investment of $2,500 plus additional funding for the following months. We will be paying our own airfare and expenses, but we need help from others to fund the village banks. Please help us help the victims of Hurricane Mitch for the long term by donating to

> **Humanitarian Link—HH**   (Make checks payable to *Humanitarian Link*)
> **239 West 1920 South**
> **Orem, UT 84058**
> **(801) 361-9810**

Suggested donations are $25 to $50. All donations are fully tax-deductible. If you feel you'd like to donate more, we will gladly accept your contribution—or any amount you are able to give. I personally have committed to raising $3,500 for this cause. So please donate what you will, however great or small the contribution. A receipt will be returned to you directly for tax purposes.

We look forward to receiving your contribution and thank you very much for your support. Together we can make a critical difference in Honduras. Please contact me or my parents if you have any questions.

Sincerely,

Your Name
Your Local Phone # (include area code)

DONATIONS: WHERE THE MONEY GOES

· Your donation directly benefits the people of _____. About ½ of the money goes to help with economic development such as supporting a village bank and about ½ of the money also goes towards the cost of transporting volunteers with a stipend to live with and serve the people. If this answer does not satisfy your donor, we are happy to provide breakdown information upon request. Closer percents are approximately 47% goes to microcredit, 47% goes to volunteer airfare and living stipends (remember most of the living stipend will get circulated into the local economy), and 6% goes towards overhead to keep this going year round. We receive most of our overhead from Unitus or through targeted HELP International fundraising for overhead. We do have financial statements for those who desire.

· One outstanding feature of this organization is that it sends volunteers with the money: the volunteers ensure that the funds reach the people. Volunteers also serve several hours per week in the community and live with the people. The money they pay in rent also benefits the poor.

· HELP International is a non-profit organization, sponsored by Unitus and all donations are tax-deductible. Tax receipts for donations over $250 will be mailed out before tax season next year. According to the IRS, your cancelled check can serve as your receipt for amounts under $250. HELP International will send thank you letters (which serve as receipts) promptly to your donors.

· Please think of ways to keep in contact with your donors while in-country. Some volunteers have sent each donor a postcard, others have gotten small artesian crafts for their large donors, and others have sent letters when they return, or have done in home meetings to share their experience. These people are investing in you and in our work. Let's be sure we are continually thinking of how to best share our experiences with them.

Fundraising Committee Chair: TBA

Some Dos and Don'ts of Fundraising

DO:

· Be honest about where the money is going. See handout for details.

· Tell them that you need to raise $_____ to go: the people you contact care about you and your experience.

· Talk about the success we have had in past years. Let fundraising know if you need more info, and leave behind a newsletter or flier.

· Leave a flier with every contact. Today's "no" could be tomorrow's "yes."

· Do make donating as easy as possible: include self-addressed stamped envelope, offer to come back later, etc.

· Share your successes with other volunteers. Your ideas and alterations will help and motivate others.

· Think up your own fundraising ideas and get help from the fundraising coordinator.

DON'T

· Overexplain: Very few people want detailed breakdowns.   If they do want them, we have them available.

· Lie: if you don't know the answer, get back promptly. Schedule a follow-up visit with support if necessary.

· Psych yourself out: this can be easy and painless if you just start.

· Delay starting: Start now, because mail is slow and people mean well but are slow too- START!

· Feel like you are asking for a personal favor – you are helping the less fortunate. **You are providing a way for people to serve that has your assurance it will be used well.** People are looking for a way to make a difference. If people don't want to give, they won't. There is no pressure, but you need to present the opportunity.

How to effectively encourage donations

This is a sample letter that can be sent to donors. This is not gospel, so please make sure to personalize and change it, as you feel appropriate. The most successful letters are **individualized and personalized**. If something is written below that doesn't pertain to you or that you don't feel comfortable with, just delete it (to do that, you hit the delete key until it's gone). The one thing that is set in stone is that you type your own version of this letter and deliver it. Pleeeeaaaaasssse. This is critical. **About 80-90% of the money we have raised has been through this kind of fundraising**. Your friends and family know you. This is an excellent opportunity for them to really see and feel where their money is going, instead of just sending a check into a dark hole. This is your ace-in-the-hole. It's far and away the most time- and cost-efficient method we know of. (And if you don't believe me, go stand in front of a Wal-Mart for 8 hours, and have guys in Stone Cold Steve Austin T-shirts say "Hondoooras, hah! I got to help maself first pretty-boy!!") Anyway, this is super-duper effective, so please do it. Some of you may want to use this as an invitation to a little meeting at your house to share with people HELP, we are happy to supply you with literature and even join you for your evening if you so desire. Others may choose not to have people over, but just to send the letters either approach is fine.

Here are some pointers:

· It is usually most effective to include a **self-addressed, stamped envelope** to make it as easy as possible for the donors to contribute. (Unitus-HELP, 615 S. State St, Orem, UT 84058. Please do this; it dramatically increases the chances of receiving money.

· Also, try and **get this out as soon as possible** (preferable within a week of being accepted into the program) so donors have time to contact you and ask you questions. If they ask you something you don't know, lie like a banshee- it's for a good cause. Just kidding. Tell them you don't know and that you'll get back to them, and then ask someone, call the office (801) 932-2404 or email the HELP International office (help-international@visto.com).

· **The more letters the better.** Many volunteers have sent up to 150 letters, but do as many as you think you need to do to raise the maximum amount of funds that you can reasonably do.

· The most important tip is to **contact them personally** after you have delivered the letter. Give them a call or go and visit them. This greatly increases your chances of receiving money. No follow-up, no moola.

· You should have received a copy of the official HELP International informational brochure. Please copy the brochure and put a copy in with each donor letter you deliver.

Good luck. Don't be bashful or feel sheepish in asking for $$$. This isn't for us. **You are providing an opportunity for others to invest in this cause with you and giving these people the opportunity to help change lives.**

SAMPLE DONOR LETTER #1

Dear Friend, Family or Ward Member (it really is best to mail merge and personalize it),

How are you? I hope that this letter finds you and your family well. I know we often feel a strong desire to help others and make their lives better and happier. Unfortunately, this thought is so difficult to translate into action. Because I know that many people look for opportunities to serve, I wanted to inform you of a program in which I have become involved.

The organization is called **HELP International**, which stands for *Help ELiminate Poverty*. HELP is headquartered in Orem, Utah and focuses its activities in Central and South America. Over the past two years, HELP has sent over one hundred volunteers to four countries to help fight poverty. These volunteers fought poverty and suffering in a variety of ways, perhaps the most important of which is known as **microlending or microcredit**.

HELP has chosen microcredit as a principal weapon to fight poverty. Microcredit helps people to help themselves without taking away their dignity or their will to work. Microcredit is a "hand-up" instead of a "hand-out."

■■■

The following are two quotes that can be used depending on your audience (choose 1)

"Poverty covers people in a thick curst and makes the poor appear stupid and without initiative, yet if you give them credit they will slowly come back to life. Their poverty was not a personal problem due to laziness or lack of intelligence, but a structural one; lack of capital" *Muhammed Yunus*

"We are already engaged in micro-credit undertakings, whereby small amounts are loaned to those in difficulty. When given such credit these people become entrepreneurs, taking pride in what they are doing and lifting themselves out of the bondage that has shackled their forbearers for generations. From a bread shop in Ghana to a woodworking business in Honduras, we are making it possible for people to learn skills they never dreamed of acquiring and to raise their standard of living to a level of which they previously had little hope." President Gordon B. Hinckley Addresses the Los Angeles World Affairs Council, May 13, 1999.
■■■

Microcredit lending is the process whereby a person is given the confidence, skills, and funds they need to pull themselves out of poverty. This is how we do it: A group of people, usually women, is formed into a "bank" (a "bank" doesn't involve an actual building, it simply refers the group of women who guarantee each others loans). They are each given small loans (usually from $50-$100) to use as capital in their businesses. Some may use the loan to purchase a sewing machine to sell clothes, or others may buy an oven and start a small restaurant. At the end of the loan cycle, the

women pay their loan back. The payback rate on these microloans is about 96%, which is higher than the U.S. commercial bank loan payback rate! After paying back their first loan, the women then qualify for a larger loan, which they use again in income-generating activities. This process continues until they have pulled themselves out of poverty. Along the way, the women are given lessons in basic business practice, hygiene, education, literacy, and many other necessary skills. During the loan cycle the women are also required to save a certain percent of their loan. This savings accumulates gradually over time, allowing the women to eventually borrow from their own accounts rather than borrowed money.

HELP volunteers also engage in various humanitarian service projects. Last summer our volunteers equipped schools, built houses, worked in hospitals, distributed relief supplies, organized youth groups, among many other relief and development projects.

(If you went last year, tell of an experience or vouch for the effectiveness of the program, if not describe why you are interested in serving and what you are doing to prepare.)

HELP is a legitimate, effective organization that truly betters the lives of the families of Latin America, but it takes money and resources to continue fulfilling this mission. HELP is planning a summer 2001 program in several different countries. I am planning on going this summer, but I am responsible to raise $2750. I have given this letter to friends and family, and I hope that with your support I can reach my goal. I will be contacting you to see if you have any questions with regard to what we do. HELP is a non-profit organization, sponsored by Unitus a 501(c)3 organization, and all donations are tax-deductible. You or your business can support this project by mailing your check in the enclosed, self-addressed, stamped envelope (checks should be made out to: UNITUS-HELP, with my name in the memo line so I can receive credit). If you have any questions, please feel free to contact me by phone (555) 555-5555 or email at name@thisaddress.com. Feel free also to contact the HELP International office at (801) 932-2404, or help-international@visto.com. Thanks for your time and consideration,

Sincerely,

SAMPLE DONOR LETTER #2

January 24, 20000

Mr and Mrs John Doe
2192 South I-Dunno Street
Whereareyou, AZ 000000

Dear So and so,

Hello! I hope that this letter finds you well. If you are anything like me, I am continually amazed at the need of those around us. I'm sure you have found many anonymous and special ways to help others during the year. Nevertheless, I know many of us would do more if we only knew where and how we could help in a meaningful and lasting way. That's why I wanted to share my excitement about an amazing project I discovered and became involved with recently.

It's called **HELP International**, which stands for *Help Eliminate Poverty*. HELP is headquartered in Orem, Utah and focuses its activities in Central and South America. From May to June of the 1999 years HELP sent 43 volunteers to help re-build Honduras after Hurricane Mitch. During the summer of 2000, these efforts expanded to include over 100 volunteers serving in Honduras, El Salvador, Venezuela and Peru. These volunteers fought poverty and suffering in a variety of ways – perhaps the most important of which is know as **microcredit lending**.

Microcredit lending is HELP's principal weapon in the fight against poverty. Unlike hand-out charities, microcredit helps people to help themselves, without taking away their dignity or their will to work. Through microcredit lending, people are given the confidence, skills and funds necessary to pull themselves out of poverty.

This is how it's done:

A group of responsible people, usually women, is chosen from a target income poverty level and formed into a "bank" (a "bank doesn't' involve an actual building, it simply refers to the group of women who guarantee each other's loans.) After forming a business plan they are each given small loans (usually from %50-$100) to use as capital to get started. Some may use the loan to purchase a sewing machine to make and sell clothes, or others may buy an oven and start a small restaurant. At the end of the loan cycle, the women pay their loan back. The payback rate on these microloans is about 96%, which is higher than the U.S. commercial bank loan payback rate! After paying back their first loan, the women then qualify for a larger loan, which they use again in income-generating activities. This process continues until they have pulled themselves out of poverty. Along the way, the women are given lessons in basic business practice, hygiene, education, literacy, and many other necessary skills. During the loan cycle the women are also required to save a certain percent of their loan. This savings accumulates gradually over time, allowing the women to eventually

borrow from their own accounts rather than borrowed money. Microcredit exemplifies the principles of good business by allowing hard working, motivated people with no collateral an opportunity to prove themselves good stewards.

The following are two quotes that can be used depending on your audience (choose 1)

"Poverty covers people in a thick curst and makes the poor appear stupid and without initiative, yet if you give them credit they will slowly come back to life. Their poverty was not a personal problem due to laziness or lack of intelligence, but a structural one; lack of capital" *Muhammed Yunus*

"We are already engaged in micro-credit undertakings, whereby small amounts are loaned to those in difficulty. When given such credit these people become entrepreneurs, taking pride in what they are doing and lifting themselves out of the bondage that has shackled their forbearers for generations. From a bread shop in Ghana to a woodworking business in Honduras, we are making it possible for people to learn skills they never dreamed of acquiring and to raise their standard of living to a level of which they previously had little hope." President Gordon B. Hinckley Addresses the Los Angeles World Affairs Council, May 13, 1999.

HELP volunteers also engage in various humanitarian service projects. Last summer our volunteers equipped schools, built houses, worked in hospitals, distributed relief supplies, organized youth groups, among many other relief and development projects.

(Insert a few sentences about why you want to do this and how you are preparing.) Also, each of the 100+ volunteers for summer 2001 is responsible for raising $2,750. This money us used for microcredit and to help fund their work. I have sent this letter to friends and family and I hope that with your support I can reach my goal. HELP is a registered non-profit organization, sponsored by Unitus so all donations are *tax-deductible*. You or your business (some businesses offer matching charitable contributions) can support this project by mailing your check in the enclosed, self-addressed envelop. Checks should be made out to: *Unitus—HELP* with my name "John Doe" on the memo line.

I'll be honest and tell you that I don't feel comfortable asking people for their money, but I am making an exception this time because I believe strongly that this is a way in which we can help others to help themselves. If you have any questions, I would be happy to answer them. I will be contacting you or you can call me at 555-5555.

Sincerely,

John Doe
address

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HELP International

(SAMPLE DONOR LETTER # 3)

April 3, 2000

***** Last Name
Address
City, State & Zip Code

Dear ****,

My parents, John and Amber Behuzifat, gave me permission to tell you about my summer plan to serve on a humanitarian expedition to _____. We will develop and carry out sustainable humanitarian service projects and teach and implement microenterprise principles to poor people under the direction of HELP International and a non-profit organization called Unitus. I need to raise $2750 + in 60 days to cover my expenses and contribute to the project.

I will be teamed with a Spanish speaker (if you are not fluent, or if you speak Spanish let them know you will be helping an non-fluent speaker) and depart for _____ on _____. My mentor is _____ (name your country director, what they are majoring in and where they are going to school. You can't imagine how excited and honored I am to work with these people. I've been attending a preparation club and have met Jennifer Boehme, the director of HELP International. She described exactly what I have decided that I want to do at this time of my life. I know this will have a great impact for my future.

Enclosed, is a one page fundraising flyer requesting your financial support. You will promptly receive a tax-deductible receipt for your donation. Al donation checks should be mad out to "Unitus-HELP" with my name "John Doe" on the memo line, and returned to the address indicated below. Thanks you for your generous support. Whatever you can give will be greatly appreciated and I personally guarantee the money will be put to good use and help many families and individuals.

Sincerely,

Susie Sunshine

PS *****, if you **know of anyone else who would be interested or willing to donate,** would you please **share my information and address** so they can contribute. You will **help me** by doing this and can **be confident** that this is a very good cause.

Units-HELP, 615 South State Street, Orem, UT 84057 (801) 932-2404, fax (801) 932-2406
help-international@visto.com

HELP International

Microcredit quote

Participate and help eliminate poverty
In Central and South America!

* **My past experience and future goals**:

Service Projects:
Travel:
Volunteer:

HELP Summer 2001 Expedition (April 23-August 24)

We will develop and carry out sustainable humanitarian service projects and teach implement microenterprise principles among poor villagers. We will work with our partner organizations to organize them into borrowing groups and establish their officers and by-laws etc. Weekly loan, interest and savings amounts will be established before the minimum loans of $50-$200 are disbursed and the "First Loan Cycle" of 16 weeks begins. Borrowers invest their new capital in start-up or expanding micro-enterprises such as selling tortillas, making clothes, selling vegetables, small woodworking businesses. At each weekly repayment meeting borrowers pay principle, interest payments and savings deposits. After repayment, a larger loan will be dispersed if all the individuals in the group have repaid their loans. This community-based system provides mutual support and encourages self-worth and reports an average of 96% pay back worldwide.

You can help by writing your tax deductible donation check to:
Unitus-HELP 2000
(for $10, $25, $50, $100, $500+)

Learn more at www.help-international.org Our mission is to develop the student leadership and entrepreneurial skills necessary to assist the poor of the Third World. Volunteers give of their time and energy, but that isn't enough to change lives. We need donations from you to help us continue to fight poverty.

Units-HELP, 615 South State Street, Orem, UT 84057 (801) 932-2404, fax (801) 932-2406
help-international@visto.com

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Appendix A

Fund-Raising Guidelines for Academic Courses and Programs

Service is an important aspect of the BYU experience. Students are encouraged to participate in meaningful service through campus wards and stakes and through the Jacobsen Center for Service and Learning. In some instances, faculty have required students to participate in service projects as part of course requirements. In many cases these service projects have focused on fund raising: sometimes to benefit individual students, sometimes to benefit well-known charitable causes, and sometimes to benefit groups with whom faculty are personally associated. These fund-raising initiatives can have unanticipated consequences. The community that hosts BYU can become resentful of constant contact and requests for funds. The university's general development effort can be undermined. Students can feel exploited by faculty and other students.

The following guidelines have been adopted to avoid the unintended but sometimes negative consequences of fund-raising connected with academic assignments. These guidelines confirm and support the University Fund-Raising Policy.

1. Faculty may not solicit, encourage, or require students to participate in fund-raising activities as donors or petitioners, including requirements or directions to participate in Care Week. Fund raising should not occupy classroom or student consultation time nor be part of academic course requirements or credits.

2. Academic programs should not solicit, encourage, or require students to participate in fund-raising activities as donors or petitioners. Exceptions could include the annual university-sponsored student campaign or the "senior pledge." Colleges and departments may unite students to participate in their priority development activities that are coordinated with the BYU development office.

3. Solicitation of non-monetary items (e.g., food, clothing, medical supplies, books, personal hygiene items, etc.) follows the principles expressed in items 1 and 2.

4. Student participation in Care Week is governed by the policies developed by Student Life.

5. Guidelines for linking service experiences to academic course requirements can be found in the University Curriculum Handbook or through the office of the Associate Academic Vice-President for Undergraduate Studies.

6. Students may apply for funding from the Jacobsen Center for Service and Learning to support service-learning projects. Guidelines and policies for these funds can be obtained from the Jacobsen Center.

7. Petitions for rare exceptions to this policy can be made by Deans, Directors, or Department Chairs to the Associate Academic Vice-President for International, Distance, and Continuing Education.

APPENDIX F

KENNEDY CENTER MATERIALS AND UNIVERSITY SERVICE LEARNING REQUIREMENTS

ISP
International Field Studies
Course Description and Outline
Field Preparation Course

Winter Semester 2001   (IAS 360R)

Course Instructor: David Shuler: Field Studies Coordinator (204 HRCB, ext. 4977)
Facilitator Instructors: Malcolm Botto-Wilson: Guatemala Field Study
Camie Jensen and Sarah Mayne: Mexico Literacy Field Study
Tanya Fetui: South Africa Field Study
Steve Backman: Tanzania Field Study
Blaine Johnson: India Field Study
Suzanne McNairy & James Jacob: Pacific Ed. Internship (student teaching)

Faculty Field
Research Consultants: Dr. Carol Ward (Sociology Department)
Dr. John Hawkins (Anthropology Department)
Dr. Chris Meek (Kennedy Center and Organizational Behavior)

General Course Description: This is a course designed to assist students in their preparations to live, work and research in a foreign culture. The course is designed to guide students to sources, including discussions, literature, guest speakers, films, websites, etc. which, when utilized, will assist them in acquiring the needed knowledge in the areas of intercultural communications, history, language, religious systems, family/kinship systems, political systems, economic systems, art, research strategies, research methods and skills. Besides these areas of preparation, other areas may be addressed depending on the nature and needs of the field study experience, but could include topics such as, development and humanitarian relief issues (including service-learning philosophies and strategies), health, education and ESL training. Also covered for a few minutes on Wednesdays and Fridays will be safety issues, and other travel and logistics issues. (Note: the class times on Wednesday and Friday reflect an extra 20 minutes each to assure adequate time to cover these non-academic topics.)

Course Philosophy and Rigors: This should be one of the most enjoyable and yet rigorous courses of your time at the university. By "rigorous" we mean intense, meaningful, and requiring effort, but effort we hope you feel is well spent. We wish for this experience to be representative of "learner-owned education" but to be "learner-owned," by definition, requires the agency and the free will of the learner to be respected. This means that the general atmosphere of the course will not be "heavy handed" or manipulative, but rather independent and self motivated. Instructors will try to guide, encourage, and question, but will not compel, manipulate, or even seek to just give answers. It also means that they will expect the students to take responsibility for their preparations, giving adequate time and effort and asking for help and assistance where needed. The danger in this is that some students may procrastinate, fall behind, or find trouble with being self motivated, where things are less structure and not dictated by the instructor.

All students should also be aware that very high academic standards will be maintained and students failing to accept and take ownership for their learning will not only receive a poor evaluation at the course's end, but will be disqualified to participate in the upcoming international experience with the group. ISP Field Studies takes very seriously the importance of field preparation and any student receiving less than a "C" grade will be in jeopardy of losing their place in the group.

The philosophies of *inquiry education* and *discovery learning* should dominate the course's educational approach and should find their way into every discussion, activity and assignment. The course should

encourage the memorization of information *only* as it is essential to the more important processes of synthesis, analysis, problem solving and evaluation. There will be an attempt to facilitate the acquiring of knowledge and information so that it is not fragmented or out of context, but streamed together in meaningful, and natural, long filaments. This *streaming* and contextualizing will make knowledge more easily "owned" and internalized. Instructors have been hired to offer extended office hours so as to give individual attention where desired and needed, but only at the request of the learner. All students should feel free to visit privately with instructors several times or more during the semester.

Semester's Schedule: Below is the basic weekly topic and reading schedule. Please note that Monday's classes with Dave will mostly be dedicated to cross-cultural training topics, as well as discussions on research methods. These topics and discussions will be supported by readings of articles or relevant chapters from selected books. These readings will be supplied in class (by Dave) one or two weeks prior to the scheduled discussion. In addition, Dave will also introduce, normally very briefly, the text chapters for that week. Wednesday and Friday's classes will be more dedicated to the specific application of Monday's topics and to more in-depth discussions of the chapter readings in the context of the specific culture, i.e. Africa, Mexico, India, etc. Therefore, the articles (see below) must be read and thoughtful reviews made on these articles in your journal before Monday's class. The text book readings for the week (see below), although ideally "looked at," do not need to be entirely read for Monday's class, but should be read in their entirety before the Wednesday class.

Week One (Jan 8th¼): Introductions to course and each other; also Introduction to some of our major topics: What is Culture? What is Intercultural Communications? What is International Development? What is Service-Learning? (Note: All sections will all meet together also on Wednesday and Friday from 3-4:20 p.m. of this first week in 238 HRCB.)
> Read: article "Intercultural Communication: An Introduction" (by Ting-Toomey) pgs. 1-15;
> Ferraro Text Ch. Two (read text ch. by Wed. and the article by Fri.)

Week Two (Jan. 15th King Holiday--no Monday class¼): Above Introductions and topics cont., also Intercultural Communications: Symbols, Language and other mediums of communication
> Read: article "Intercultural Communication: An Introduction" (by Ting-Toomey) pgs. 16-23;
> Ferraro Text Ch. Six

Week Three (Jan. 22nd¼): Non-verbal Communications: Kinesics, Proxemics and treatment of time; also Research Methods: Observing and taking Field Notes
> Read: "Sounds of Silence" (by Hall); "The Laws of Looking" (by Argyle); "Monochronic and Polychronic Time" (by Hall);

Week Four (Jan. 29¼): Application of cross-cultural knowledge; also Research Methods: Constructing a Solid Research Proposals (Consultant lecture)
> Read: Ferraro Text Ch. Three & Ch. Five

Week Five (Feb. 5th¼): Cross Cultural Training: Cultural Values; also Subsistence Strategies, Getting Food and Economic Systems
> Read: article "Value Orientations and Intercultural Encounters" only pages 57-66;
> Ferraro Text Ch. Seven & Ch. Eight

Week Six (Feb. 12th¼): Cross Cultural Training: Cultural Values; also Kinship Systems
> Read: article "Value Orientations and Intercultural Encounters" only pages 66-83
> Ferraro Text Ch. Nine

Week Seven (Feb. 20th Monday classes¼): Research Methods: Informants and Interviewing
Read: articles "Unstructured and Semistructured Interviewing"(by Bernard)
"Interviewing and Informants;" (by Spradley, Step Two)

Week Eight (Feb. 26th¼): Research Methods: Informants and Interviewing (Consultant lecture)
Read: article "Making an Ethnographic Record;" and "Asking Descriptive Questions" (both by Spradley, Steps Three and Four)

Week Nine (Mar. 5th¼): International Development Training: Definitions, Philosophies and Strategies; also Marriage and Family
Read: article TBA & Ferraro Text Ch. Ten

Week Ten (Mar. 12th¼): International Development Training: Best Advice and Strategies; also Gender
Read: article TBA & Ferraro Text Ch. Eleven

Week Eleven (Mar. 19th¼): Research Methods: Participant Observations; also Political Organization; and Social Control
Read: article "Participant Observation" (by Bernard) & Ferraro Text Ch. Twelve

Week Twelve (Mar. 26th¼): Research Methods: Participant Observations (Consultant lecture);
Read: "Locating a Social Situation" and "Doing Participant Observation" (both by Spradley)

Week Thirteen (Apr. 2nd¼): Social Stratification and Cultural Change; also wrap-up our views on International Development in general
Read: article TBA & Ferraro Text Ch Thirteen & Ch Sixteen

Week Fourteen (Apr. 9th¼): Religion; also Art
Read: Ferraro Text Ch. Fourteen and Ch. Fifteen

Week Fifteen (Apr. 16th¼): Cross-Cultural Training: Dealing with Culture Shock; also final comments on Gospel perspective and Field Study experience.
Read: article "Coping with Culture Shock" (by Ferraro)

Reading Days: April 18th & 19th

Final Examination: Monday April 23rd, 2:30 to 5:30 pm

Expectations and Evaluations: Students who are enrolled in IAS 360R applied and were accepted to their present field study group based on the belief that they possessed the abilities and qualities needed for them to succeed in the up coming semester abroad. We feel that this assumption reduces some pressure as to the need for grades and evaluations. In other words, we trust that all students will work and prepare hard. As instructors for the field studies programs we assume all students in this field prep course will do very well. Nevertheless, we will not lower our standards or expectations if someone fails to perform and particularly if inadequate effort is made.

Realizing that we are still part of the university system which requires conformity to certain evaluation procedures and philosophies, we have tried to simplify evaluations and to mitigate any negative effects of traditional grading systems. However, any hope for success in this endeavor is reliant on individual students to focus their energies and attention on "learning" and off of the quest for a good grade. The instructors will

try to clearly establish the standards of all class objectives, but then attention will be dedicated to learning and achieving objectives. Please don't sidetrack yourself, or your group/team, by wasting valuable time and energy on grades and evaluations. Focus on learning. If you are given an evaluation less than what you desire, talk to your instructor in a way to discover what more you need to do, learn or prepare, as opposed to whether you can talk them into a better evaluation.

No points, percentages, or letter grades will be given during the semester. All evaluations will be simplified to a descriptive evaluation of "good," "very good," "Great," or "Not Acceptable." In other words, if it is not at least "good" we do not want it--do not waste your or our time. The six main sources of evaluation, which will result in the final letter grade required by the university, are as follows:

1) Your *journal* (which documents all your learning including insights, analysis, description and summary and which also includes the write ups of any and all assignments, including any larger assignments such as the book review)

2) Your *study time log* (which is a concise record of what you studied and for how long)

3) Your research proposal (full-blown proposal, which includes strong sections on "methods" and a literature review)

4) The instructors final and overall evaluation (which includes everything involved with your cross-cultural field preparations!)

5) Your evaluation of yourself (which again includes everything!)

6) Comprehensive written exam (large essay(s))

Each of these six areas carries equal weight in the final evaluation which will result in your grade for the course.

Please remember that learning is a process and not an act that can be procrastinated and done in one last burst or even in sporadic bursts. Much of the evaluation is based on *consistent* solid effort, where attendance, participation, readings, assignments, research, and other course objectives are done in ongoing and timely fashion.

Journal: The journal is the forum for students to record their insights, reviews, questions, and reactions to readings or discussions. It is also the forum to discuss the ongoing research involved with a student's proposed research topic, including the actual creation of research proposals, as well as reactions and insights to the course's topics as witnessed or experienced outside the classroom and in everyday living. The journal will be the largest written document the student will produce in this course and will be a major criterion in the overall evaluation of the student's level of preparation for the field. The journal should be religiously kept and is required to contain: 1) thoughts on the last class period's discussions, 2) readings for the present week, 3) readings in your selected book (for the book review assignment), 4) research activities and information acquired for your research topic, 5) any and all miscellaneous insights and questions dealing with this course's topics and your preparations. Journals will be turned in at the end of each class, including Monday's class. There are approximately 43 class periods so each student shouldn't have trouble submitting over 40 entries throughout the semester. (In other words, it is not a big deal if you miss once or twice.)

Important to journal keeping is the *indexing* or *flagging* of important topics in an entry. These marginal notes are essential as the journal becomes many pages and information becomes increasingly more difficult to find

and manage. In addition to data management, the marginal notes will assist the instructor in locating your write-ups on specific assignments. Marginal notes which would often, even regularly, be inserted might identify: thoughts on class discussion, thoughts on readings, notes and review of an assignment, notes and review of your "book review" book and thoughts on your research topic. All these types of marginal notes can and should be abbreviated, e.g. "C" for thoughts from class, "R" for discussion on readings, "BR" for entries on the book review assignment.

Study Time Log: The Study Time Log should be clearly titled and kept at the top of each journal entry. This log will document the time and effort you have put into your preparations since the last journal entry. We expect this log to be honest and accurate, but not too detailed. An estimated amount of time followed by a general description of the work will be adequate. Any other details that a student wishes to clarify or expound upon can be done so in the body of the journal entry. Keep in mind that the university's guideline is *for every hour in class there should be two hours of outside work.* It is expected and required of every preparing student to keep this university guideline. Below are two examples of time logs:

Time Log
- 30 mins.—read article for Mon. class
- 10 mins.—quick glance at text ch.2
- 10 mins.—talked with lady from Guanajuato about Mexico
- 1 hr.—in HBLL looking for books on research . . .
- 15 mins.—writing in journal

Time Log
- 30 mins.—reading and studying text ch.2
- 15 mins.—sitting thinking about how to organize research
- 20 mins.—discussed with roommates our discussion in class on cultural relativity
- 30 mins—baking cookies for Dave and taking them to his office (!)
- 20 mins.—writing in journal

Research Proposal: One of the most important and time consuming efforts made in this class will be the selection, background research, and writing of the student's research proposal. All field studies students are required to have a quality research proposal before meeting with any faculty to construct course contracts. Although the research proposal requirement is standard for all, the topic, style and format are all the choice of the student. Many students know before even applying to ISP which topic(s) they are interested in researching, but some students will be deciding from scratch. If this is the case, select well your topic being sure that you are passionate about your topic and that you place adequate parameters to the research. Topics that are too expansive become frustrating and impossible to manage; yet too narrow of topics disallow a broader exposure to knowledge and experience that is essential to a good, solid undergraduate foundation. Your instructors, potential faculty mentors, and fellow classmates will all be helpful in finding topics of interest and establishing parameters. Also during the course certain discussions will be dedicated to the selection and development of your research proposal. All your thoughts and activities (such as discussions with your instructor or professors and your efforts in the library), should find its way into your journal on a regular basis throughout the semester.

INTERNATIONAL SERVICE-LEARNING PRINCIPLES

1. Dept./Faculty Support
    a.   Each program has received the endorsement of the corresponding department and college, as well as the approval of the Associate Academic Vice-President for International, Distance and Continuing Education.

    b.   Faculty directors and/or supervisors have received the endorsement of the corresponding department chair for their involvement with the program.

    c.   Faculty directors and/or supervisors have demonstrated previous cultural and academic experience and expertise that qualify them to work with the given program.

    d.   Faculty directors and/or supervisors are committed to involvement with all phases–planning, promoting, selection, implementation, and evaluation–of the program.

2. Service
    a.   The chosen service complements already existing efforts, and therefore fits into an over-arching strategy, rather than seeking to set up a completely independent effort.

    b.   Planning, implementation and evaluation of the service incorporates the recipients of the service wherever possible.

    c.   The goals and purposes of the service, as well as the roles for all parties participating in it, are clearly identified before actual participation.

    d.   In most cases, departments and colleges make a significant commitment–usually 5 years–to the chosen site or organization.

    e.   Faculty directors and/or supervisors work with partner organizations to promote, build and maintain local ownership and self-reliance, rather than relying on BYU or other entities.

    f.   All service activities and involvement with local parties demonstrates cultural sensitivity.

    g.   Wherever possible, services rendered use locally available resources and focus on interventions that are appropriate to the local context.

    h.   The majority of service efforts focus on building local capacity, or training locals to make appropriate changes themselves, rather than simply donating goods or materials.

3. Community Need
    a.   Programs respond to locally expressed and articulated needs.

    b.   Appropriate assessments have been conducted to determine the nature, depth, and extent of community need.

    c.   Given resource constraints, efforts are focused on groups or populations with demonstrated and significant need.

4. Time involvement
    a.   Programs provide a minimum of five hrs/wk, for a minimum of six weeks, of significant service, with the majority of programs providing approximately 20 hrs/wk.

    b.   Sufficient time is allotted in order to complete the identified service component.

    c.   The time commitment dedicated to the service component should be in harmony with the local community's need, rather than BYU's need to fulfill a service function.

5. **Church Connection**
   a. Special consideration will be given to programs that focus on countries that are priorities for the University and/or the Church.
   b. Programs that involve Church entities or significant numbers of Church members are properly cleared using the University's "Principles to Guide International Programs at BYU".
   c. Programs maintain appropriate relationships with local Church leaders and members and do not unduly impose on their time or resources.

6. **Academics**
   a. Programs support the academic priorities of departments, colleges and the University.
   b. Programs that involve credit in international settings are properly coordinated through the ISP office.
   c. Programs provide credits and opportunities that help students complete requirements for timely graduation.
   d. Programs provide faculty with opportunities to fulfill or extend their research interests.
   e. Courses meet or exceed all academic standards set by the department, college, and University.

7. **Academic-Service Fit**
   a. The subjects, objectives, and assignments of the academic component tightly correspond to the nature and objectives of, and work involved with, the service component.
   b. Service projects will be chosen that enable students to enhance the study of their corresponding academic subject and give them an opportunity to apply the learning they are experiencing.
   c. The academic emphasis of each program enhances the quality of the service that is rendered.
   d. Faculty and students have regular and meaningful opportunities to reflect on the connection between the academic and service components in both group and individual settings.

8. **Preparation**
   a. Students selected for participation demonstrate an appropriate amount of previous academic and international experience, as well as maturity, for the proposed program.
   b. Faculty, staff, and students receive sufficient preparation to understand the cultural and political context of the service-learning site prior to implementation of the program.
   c. Students receive sufficient and appropriate skills training for the type of service they will provide prior to departure to the service-learning site.
   d. Service recipients and partner organizations receive sufficient training and information in order to understand how the BYU program will integrate with their own efforts.

9. **Effectiveness**
   a. Priority is given to efforts that capitalize on existing University strengths and those that BYU faculty and students can realistically make a significant impact.
   b. Each group participates in ongoing evaluations which assesses the progress toward the group's goals.
   c. Working with local partners and service recipients, faculty and students evaluate the service component upon completion.
   d. Upon return, faculty and students complete an ISP evaluation, assessing the program as a whole.

INTERNATIONAL SERVICE-LEARNING
EVALUATION GUIDELINES

All programs with a service learning component will complete weekly in-country evaluations and conduct a final project evaluation with the service recipients. In addition, there will be final student, facilitator, and director debriefing/evaluations upon return. The following documents and processes will be used:

1) In-country service-learning evaluation/reflection (see course syllabus)
2) Final program evaluation/reflection session (see course syllabus)
3) International Study Programs student evaluation form
4) Outline of annual program Directors debriefing
5) Outline of program facilitators debriefing
6) Reports of periodic site visits by the BYU administration, faculty, and ISP staff

In conducting a meaningful evaluation the following key standards should be discussed:

1. Academic-service Fit:
> Discipline based learning enhances the service rendered
> Service component provides opportunities to apply the discipline based learning
> Sufficient opportunities are given to reflect on the service-learning connections
> New knowledge of the discipline is created through reflection opportunities
> New knowledge is continually applied to service efforts

2. Service:
> Program efforts complement local efforts
> Program efforts are participatory
> Program efforts achieved proposed goals
> Program efforts build local ownership and self-reliance
> Program efforts demonstrate cultural sensitivity
> Program efforts utilize local resources and are technologically appropriate
> Program efforts build local capacity

3. Time:
> Time involvement allows for completion of academic goals
> Time involvement allows for achievement of service goals

4. Supervision:
> Clear lines of supervision have been established
> Service assignments have been clearly outlined
> Program receives periodic feed-back from local partners

5. Preparation:
> All program participants have received sufficient academic, cultural, skill-based, and logistical preparation

INTERNATIONAL SERVICE-LEARNING
MINIMUM ACADEMIC STANDARDS

In order for one of BYU's International Study Program's (ISP) to be designated as international service-learning and be eligible for service-learning funds, the following components must be integrated into the overall program curriculum. The components may be incorporated into one course, or throughout the course offerings of a given program.

1. Students will be required to keep a Learning Journal
  - a. Minimum of five entries per week
  - b. Entries will be at least 1 page in length
  - c. Entries will cover the processing items listed below

2. Students will be required to spend a minimum of 30 hours providing service
  - a. The majority of service-learning programs spend over 100 hours doing service
  - b. Several service-learning programs will spend over 300 hours doing service

3. Students will submit a final service-learning report
  - a. Reports will be at least 3 pages in length
  - b. Reports will cover the processing items listed below

4. Program directors will review and/or modify the Service Agreement with the local service partner that specifies:
  - a. The service-learning goals and objectives
  - b. The roles and responsibilities of all parties
  - c. The periodic and final evaluation process
  - d. The long-term and/or exit strategy
  - e. The appropriate arrangements (format, timing, audience, etc.) for a final presentation by the students to the local service partner

5. Each program will engage in formal group processing activities
  - a. Group processing sessions will be conducted by either the program director, program facilitator, or a designated student (on an assignment basis)
  - b. Group processing will be a regularly scheduled weekly activity for at least 1 hour
  - c. Each student will write an entry in his/her Learning Journal reflecting upon the weekly group processing session
  - d. Weekly sessions will discuss the processing items listed below

Processing Questions to Consider in Learning Journal, Final Report, and Group Sessions:

- A very brief description/summary of service-learning events is used for a starting point.
- How are the readings, lectures, and other course assignments relating to the service we are providing?
- Is the course learning actually helping us provide more effective service? Why/Why not?
- In what specific ways is the service allowing us to learn more about our academic subject?
- What are the potential impacts and consequences of the service we are providing? (+/–)

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PRINCIPLES TO GUIDE INTERNATIONAL PROGRAMS
AT BRIGHAM YOUNG UNIVERSITY

ACADEMIC STRENGTH	<u>How strong is the link to academic programs?</u> Meets a legitimate academic goal or requirement for students, providing academically credible credits. Is part of department and college objectives, consistent with regular department curriculum. Builds the academic reputation and connections. Enhances faculty expertise and scholarship. Has full approval of the department and college.
WISE RESOURCE USE	<u>Is this initiative a wise use of human, financial, and other resources for BYU, the Church (including members), and students?</u> Weighs the strategic importance with costs and benefits Leverages student and faculty expertise and abilities Does not presume upon members of the Church or Church facilities
PERSONAL & INSTITUTIONAL SAFETY	<u>Is this program safe?</u> Avoids putting the students, faculty, university and Church in compromising, illegal, or unsafe positions. Avoids compromising student or faculty health
STRATEGIC VALUE	<u>Does this program meet strategic priorities for the university, Church, college, and department?</u> Does not interfere with time to graduation. Is in harmony with the AIMS of a BYU education. Is the strongest affiliation BYU could make among many options
CULTURAL & POLITICAL SENSITIVITY	<u>Is the program culturally and politically appropriate?</u> Prepares students for and promotes respectful and appreciative interactions with others and with an understanding of the social, economic, political, historical, religious, and cultural context of their experience. Avoids creating expectations that cannot be met. Considers the "ripple effect" of activities and the effect of terminating the relationship or activity. Avoids the appearance of siding with or supporting one political side or faction versus another. Considers what the presence of students may do to limited local resources. Coordinates all diplomatic contacts and invitations with Erlend Peterson
ADHERENCE TO WELFARE PRINCIPLES	<u>Does the service provided to others follow general Church welfare principles?</u> Responds to a locally defined and generated need or problem. Is sustainable and scalable once initiated. Supports personal and family responsibility and preparedness. Promotes self-reliance and does not create dependence on BYU faculty, students or resources. Does not create expectations that cannot be met. Avoids creating an added burden to local Church members.
CLOSE COORDINATION WITH CHURCH OFFICIALS	<u>Are activities coordinated within the university and with the Church?</u> Activities are communicated to the associate academic vice-president who provides coordination with Church entities and priesthood leaders. Is correlated through appropriate Church channels.

September 2000

CHURCH ENTITIES WILL NEED TO WORK TOGETHER
It takes a Church to meet the challenges facing young adults in developing areas. Education programs will be more effective by complementing and supporting priesthood and auxiliary initiatives than by working independently of them.

SELF-RELIANCE IS CRITICAL
We must work for self-reliance and avoid creating dependence and find ways to involve local people in designing programs and solving problems

SCALABILITY IS KEY
We must reach as many members as possible in the shortest period of time. An issue of costs and resources.

LOCAL RESOURCES MUST BE LEVERAGED
We need to learn more about local educational and training options and how they can be maximized to benefit the members. Partnerships could be developed with reputable, high quality local institutions (business, government, education)

"GATHERING" SHOULD BE FOSTERED
Programs should, as much as possible, encourage the "gathering" of young Latter-day Saints locally. There is an element of magnetism about our students that attracts young people to participate in programs. They communicate a spirit of warmth and caring and enhance testimony and commitment of participants.

WE WILL HAVE SHORT AND LONG TERM ACTIVITIES
Members have acute and chronic circumstances. Programs to meet those circumstances will require different types of activities and evaluations. Clear objectives and evaluation parameters will help to track efficiency, success, and give feedback to assist in modifications.

DISTANCE EDUCATION SHOULD BE DEVELOPED WITH MEETING CHURCH NEEDS AS PRIORITY
When programs are developed for members first they could then be leveraged for other purposes with non-members.

COORDINATION WITH AREA PRESIDENTS IS NECESSARY
University programs, visits, etc. should be routed through the Assoc. Academic VP for International who will work with the President. Initial plans are to be approved by Area Presidents before contacting local Bishops, Mission Presidents, Stake Presidents or other church leaders.

INTERNATIONAL SERVICE-LEARNING FINANCIAL AID
APPLICATION PACKET
(see *International Service-Learning Principles* document)

1. **Memorandum from the department chair of the sponsoring department (principle 1)**

    a.   This memo includes the source document relative to the official program description as endorsed by the department chair, the college dean, and the Kennedy Center administrators

    b.   It also includes a statement of support for the department's involvement with planning, and implementation, and evaluation of the program

2. **Description of the service-learning program (include complete descriptions of the following 4 key elements from principles 2, 3, 4, 5):**

    a.   Description of the service to be rendered including the goals and objectives, evidence of local community involvement, and plans for sustaining the project

    b.   An explanation of community need and how the service program will respond, evidence of assessments and description of the community to receive the service

    c.   Explanation of the time involvement necessary to meet the stated service and learning goals emphasizing the importance of the time commitment to the hosts

    d.   Description of any special connections to LDS Church units, programs, projects, or member communities which would require approvals and coordination

3. **Description of the academic program which serves as the disciplinary foundation of the program (include complete descriptions of the following 3 key elements from principles 6, 7, 8):**

    a.   Explanation of how the service-learning experience supports the academic goals of the department

    b.   Description of the relationships between the service and the discipline-based skills and philosophy with attached course syllabus/i and explanation of how service is enhanced by the discipline and how students are asked to reflect on the experience

    c.   Provide evidence of the pre-program preparation, pre-requisite courses, previous service experiences that students will be required to have prior to participation

4. **Description of the process to be used to assess the overall effectiveness of the program, including evaluation forms completed by the student and the local service partners (principle 9)**