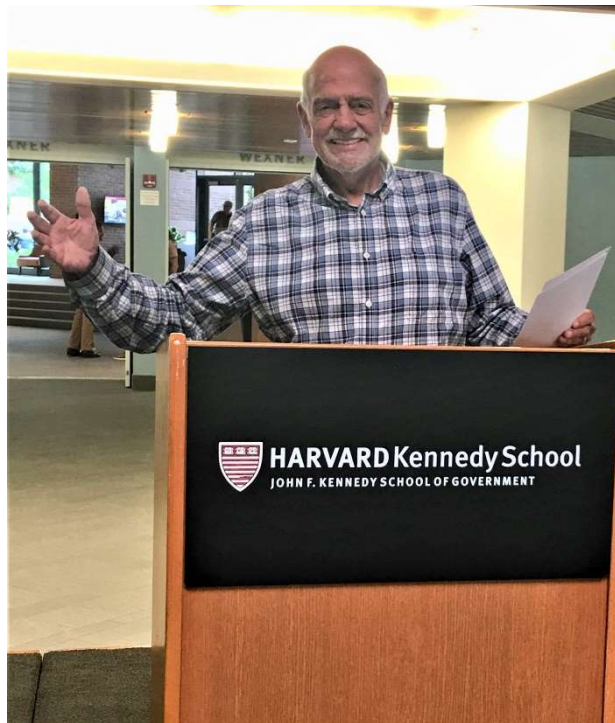


Innovations in Financing the Poor

Warner Woodworth

Professor, Marriott School

Brigham Young University



The University as Incubator of Economic Empowerment Strategies

BYU AS A CASE STUDY

Focus:

- Facilitate development of students as international social entrepreneurs
- Study and build innovative models for family self-reliance
- Use academic skills to mentor students in collecting field data, writing papers, speaking at conferences, and publishing research
- Apply concepts/theories to human problems
- Design effective action research methods
- Empower students as global change agents
- Foster microcredit and microentrepreneurship, as well as train individuals in nonprofit and humanitarian skills

International Strengths at Brigham Young University

BYU's international uniqueness may be different than a lot of colleges or universities based on the following factors:

- Students from 130 countries
- 72% speak a second language
- BYU teaches over 60 languages on campus verses the second most diverse course offerings being those of Yale with only 25 languages being offered
- BYU also has the largest study abroad program of any U.S. university – more students than other schools going overseas
- Over half of BYU's student body of 30,000 people have lived abroad for two or more years . . . Mostly as Mormon missionaries
 - They become fluent in the language
 - They understand and appreciate the culture
 - They love the people

The combined results of the above factors suggest this is an important distinctive competence.

⁴ Developing New Courses or Modules: Innovating Students in Action Research to Change the World:

11 Years:

Developing new courses or classroom modules in social entrepreneurship, systems of microcredit, NGO management, Third World development, social stewardship, integration of Laubach Literacy with microcredit, and grassroots consulting skills

<u>Course Number</u>	<u>Course Name</u>	<u>Professor(s)</u>
OB 679:	Social Stewardship	Warner Woodworth
OB 551:	Third World Development	Warner Woodworth
OB 490R/IAS 379R	Social Entrepreneurship: Global Change Agency	Warner Woodworth
OB 660R/PMgt 693:	Microfinance Methods and Tools	W. Woodworth, G. Woller
PMgt 658:	International Development Management	Gary Woller
PMgt 650:	Public and Nonprofit Marketing	Gary Woller
OB 660R:	OD Consulting for NGOs	Joan Dixon
IAS 397R:	Literacy, Microcredit and Development	J. Dixon, L. Curtis

Past Programs to Empower Students as Global Change Agents

- 14 Years:** Training over 300 students and sending them off to do action research, combat world poverty and create greater economic justice among marginalized communities
- 6 Years:** Marriott School Committee to Alleviate Family Poverty (network of faculty, students and area business executives that plans programs and projects)
- 6 Years:** Annual Conference on Microenterprise Development (attendance of 600-1,200 individuals) with top academics, practitioners, and NGO officials from around the world

6 Example of BYU's Annual Conference

6TH ANNUAL
MICROENTERPRISE
CONFERENCE



SUSTAINABLE STRATEGIES FOR BUILDING ECONOMIC SELF-RELIANCE

Please join us at our 6th Annual Conference. The conference begins with an opening ceremony Thursday evening, 13 March, followed by two days of breakout sessions. We invite you to come learn, discuss, and network with individuals and organizations making a difference.

Dates: 13 March 2003—Opening Ceremony
14–15 March 2003—Conference

Theme: Sustainable Strategies for Building Economic Self-Reliance

Location: Wilkinson Student Center
Brigham Young University
Provo, Utah

Featuring: Four tracks of workshops, research and presentations highlighting microenterprise and other development innovations.

Tracks: Research Symposium, Research Papers and Presentations on "Linking MFIs to Capital Markets

Microenterprise Sessions

Workshops panels, presentations, and discussions on current trends in sustainable microenterprise

NGO Training

Workshops for developing more effective NGOs

Self-Reliance Sessions

Workshops, panels, presentations, and discussions on other economic development programs

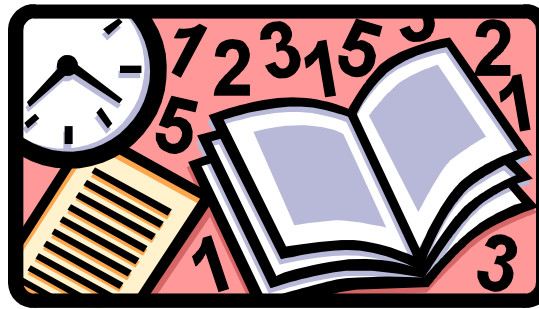


BYU's Programs Continued . . .

- 6 Years:** Institutional Membership in the Microcredit Summit – a global movement of some 3,500 organizations working to give 100 million of the world's poorest families access to credit for income generating projects by the year 2005.
- 6 Years:** Only university in the United States with a Grameen Student Club on campus – sponsoring lectures by Grameen Bank officials as well as other NGO leaders; developing microcredit materials and translating them into Spanish, Portuguese, etc.; holding microcredit fundraising projects; sending students on internships with leading microcredit institutions in Africa, Asia, Latin America and the U.S.
- 13 Years:** The results of our work consist not only of involving students in action research, but we've helped create and/or advise other student organizations such as SID (Students for International Development), Water for People, Net Impact, the Development Alliance, and a new FINCA Chapter on campus; the first in the US.
- 4 Years:** Publisher of *The Journal of Microfinance*, the only academic resource solely dedicated to research on microfinance tools for fighting poverty.

Sample Journal that BYU Sponsors

Journal of Microfinance
Volumes 1-4 (1999-2003)



Co-sponsored by Marriott School, BYU
And the School of Business, BYU-Hawaii

Founding and/or current editors include: Dr. Gary Woller, Dr. Warner Woodworth, and Dr. Norm Wright (BYU-H)

This is the first university-sponsored journal in the new field of microfinance, presenting the research of both practitioners and academics with a world-wide board of editors from the best NGOs around the globe.

BYU Programs Continued . . .

16 Years

BYU faculty and students have enjoyed extensive collaboration in terms of action research in Third World settings (qualitative and quantitative data collection) that have resulted in considerable academic output, a number of research grants received from various sources include U.S. government research support, donations from major foundations, a dozen ORCA grants, and three Fulbright awards.

- Published 3 books as well as a special issue of the *Journal of Public Policy* on microcredit issues. The books are:
 1. *Small Really is Beautiful: Micro Approaches to Third World Development—Microentrepreneurship, Microenterprise and Microfinance* (by Warner Woodworth and others, 1997)
 2. *United for Zion: Eliminate Poverty: Principles for Uniting the Saints to Eliminate Poverty* (by Warner Woodworth and others, 2000)
 3. *Microcredit and Development Policy* (by Gary Woller and others, 2001)

Student Research Productivity in Building Self-Reliance

The mentoring work Woodworth has done with students leading to scholarly output on topics of the new CESR include 1) economic development through family self-reliance, 2) microcredit, 3) worker co-ops, 4) NGOs, 5) business ethics, and 6) humanitarian strategies.

Woodworth's role has been one or more of the following: thesis advisor, committee member, mentor, advocate for funding (ORCA, etc.), and/or teacher-sounding board. Several other faculty have also mentored BYU students.

Student Research Productivity in Building Self-Reliance

Graduate Theses

- Bellessa, Michelle. *The Effects of Maternal Education on Child Nutrition Status in Bolivia*. Thesis (M.S.) Brigham Young University: Department of Sociology, 1998.
- Belot, Frantz. *Sub-Saharan West Africa: A study of Malian Perspectives on the Role of the Education System of Mali*. Dissertation (Ph.D.) Brigham Young University: Department of Educational Leadership and Foundations, 1998.
- Bernsten, Mark F. *Implementation of the Lorena Cookstove in Rural Guatemala*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1986.
- Cook, Benjamin J. *A Proposed Theoretical Model and Analytical Framework for Strategic Network Analyses of National Education Research Systems in Lesser-developed Countries: The Case of Uganda*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2001.
- Davis, Jessica Weiss. *Women's Status and Child Health in Bolivia*. Thesis (M.S.) Brigham Young University: Department of Sociology, 2002.

Student Research Continued...

Graduate Theses

- Gilroy-Barney, Erika. *Letting Local Institutions, Cultures and Participation Lead the Way: Can Western Development Take a Back Seat?* Thesis (M.O.B.) Brigham Young University: Department of Organizational Behavior, 2001.
- Harrison, Shane H. *The Influence of Donor Funding on Cambodian Development Non-governmental Organizations (NGOS)*. Brigham Young University: Kennedy Center for International and Area Studies, 2000.
- Hokanson, Robert D. *NGO Sensitivity to Community Culture and Community Use of Development Projects*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1995.
- Hoon, Parakh Nath. *When Plenty is not Enough: Coping Strategies Vulnerability, and Violence in Assam (a state in north eastern India)*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1996.
- Huntington, Ray L. *Education, Employment, Politics, and Changing Sex Roles: Palestinian Refugee Women in the Occupied Territories*. Dissertation (Ph.D.) Brigham Young University: Department of Sociology, 1995.
- Inkley, Michelle. *Education for All: A Latin American Experience*. Thesis (M.S.) Brigham Young University: Department of Sociology, 1997.

Student Research Continued...

Graduate Theses

- Jacob, W. James. *Fiji Distance Learning Program: Issues and Potential for Developing Countries*. Thesis (M.A.) Brigham Young University: Kennedy Center for International Area Studies, 2001.
- Jones, Gregory S. *A Critique of the Andean Children's Foundation: A Grassroots-Oriented Development Theory and Model*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1994.
- Jones, Lisa Mali. *Service Learning in Business Schools: What the H.E.L.P. Honduras Story Teaches About Building, Sustaining, and Replicating International Initiatives in Graduate Programs*. Thesis (M.A.) Brigham Young University, 2001.
- Lambert, Jennifer M. *Applying Organizational Development Principles to an International Development Organization*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2002.
- Lawrence, Christine. *Development, Work and Women's Autonomy in Colombia*. Thesis (M.S.) Brigham Young University: Department of Sociology, 1999.
- Lemperle, John Michael. *The Relationship of Food Assistance Program Participation, Food Insecurity, Nutritional Risk, Stress, and Traditional Lifestyle Behavior to Diabetes Prevalence among The Northern Cheyenne*. Thesis (M.S.) Brigham Young University. Department of Sociology, 2003.

Student Research Continued...

Graduate Theses

- Liu, Zhanyun (Jenny). *China's Accession to the World Trade Organization*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1998.
- Lotz, Hellmut. *American Myth and NAFTA*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1996.
- Lyon, James Moyle Burton. *The Yugoslav Path to Industrialization: A Prospect for Equitable Development*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1998.
- Mair, Bruse K.. "*Magic Beans and Golden Eggs*": *An Analysis of the Failure of Early Green Revolution Technology in Africa*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1991.
- Marimuthu, Raj Natarjan. *Efficacy of Lending by Commercial Banks in India to Weaker Sections through Government Sponsored Schemes*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1998.
- McWhorter, Stephanie Kyle. *Development through Education: An Examination of Thai and Indonesian Experiences*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1998.

Student Research Continued...

Graduate Theses

- Mibey, Jame Kiprotich Arap. *Politics of Foreign Aid in Kenya: The Cold War and the Aftermath*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area studies, 1992.
- Morris, Shad Steven. *Financing the Poor: A Case Study Used to Reconcile Economic Efficiency and Social Responsibility in the Bulgarian Microfinance Industry*. Thesis (M.A.) Brigham Young University: Kennedy Center of International and Area Studies, 2000.
- Nakamura, Akinori. *Studies of Wholly Owned Japanese Ventures in and around Shenzhen: The Special Economic Zone of the People's Republic of China*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1997.
- Negash, Tigist. *Female Primary Schooling in Ethiopia: Case of Southern Nations and Nationalities Peoples' Region*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2002.
- Neves, Jennifer. *A Misshapen Chaos of Well Meaning Forms: Chaos, Complexity, and Development*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1999.
- Oman, Jenny R.. *Bani Hamida: A Case Study*. Thesis (M.A.)--Brigham Young University, Kennedy Center for International and Area Studies, 2001. (Bedouin women's employment in Jordan.)

Student Research Continued...

Graduate Theses

- Palmer, RoseMarie M. *A Study of the Westridge-Mexico Sister School Project*. Project. Thesis (M.E.) Brigham Young University. Dept. of Elementary Education, 1992.
- Parent, Sydney M. *Organizational Behavior in an International Setting: Socola Case Study – a Romanian Mental Institution*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2002.
- Schmidl, Thira. *Change in Processes in Samoa: Towards a Higher Degree of Cooperation between Formal and Informal Educators*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2000.
- Scoville, Rebecca Libanos. *Microenterprise Development Programs for Refugees in the U.S.: What Strategies Most Effectively Facilitate Business Success?* Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1994.
- Simmons, Timothy Serge. *Small Business Development in the Transition Period: Assistance Programs in the Moscow, Russia Area*. Thesis (M.A.) Brigham Young University: David M. Kennedy Center of International and Area Studies, 1996.
- Sims, Maureen E.. *Why be Literate?: An Ethnography of Literacy in a Rural Mexican Community*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2001.

Student Research Continued...

Graduate Theses

- Sine, Wesley David. *The Basaisa Experience: A New Paradigm for International Development*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1996. (Economic assistance in Egypt.)
- Smith, Stanford. *Education, Women and Family Welfare: The Case of Kerala, India*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1995.
- Spencer, David E. *El Salvador, a Bilateral Revolution: Revolution from Below Versus Revolution from Above*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1992.
- Stay, Timothy V. *Inappropriate Transfer of Economic Development Statistics in Micronesia*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1992.
- Sturt, Colin. *Foreign Direct Investment and Economic Growth in Malaysia with Emphasis on the Economic Boom of 1986 to 1993*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1995.
- Taulbee, Shaun D. *Organizational Change Efforts in Nonprofits: The Case of Salão do Encontro, Betim, Brazil*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1997.

Student Research Continued...

Graduate Theses

- Trefzger, Douglas W. *The Relationship Between U.S. Foreign Assistance and Guatemalan Political Violence, 1966-1990*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1994.
- Tsui, Fannie. *The Spirit of Entrepreneurship in Hong Kong*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1989.
- Valentine, Deborah. *The “East Asian Development Model” Is it Really a Model?* Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 1991.
- Wells, Christa Darlene. *Participatory Rural Appraisal: Comparing Tool Usage and Outcomes in Five Mexican and Bolivian Communities*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2001.
- Wells, Audia. *Once Upon Ujamaa : The Decline of Mutual Aid Societies in the Black Community*. Thesis (M.A.). Brigham Young University: Kennedy Center for International and Area Studies, 1998.
- Widdison–Jones, Kacey. *“An Educated Girl is the Mother of Development:” An Evaluation of the Rural Girls’ Scholarship Program in Guatemala*. Thesis (M.A.) Brigham Young University: Kennedy Center for International and Area Studies, 2002.

Student Research Continued...

Undergraduate Honors Theses

- Bean, Wade O. *Market Structure Facing the Rural Chilean Artisans*. “A University Scholar Project.” Brigham Young University, 2000.
- Bramwell, Lestelle. *Women in Palestine: Conditions, Changes, and Chances for the Future*. “A University Scholar Project.” Brigham Young University, 1991.
- Burr, Kendall J. *Health Awareness in Mozambique: An Analysis of Knowledge about AIDS, Malaria and Cholera*. “A University Scholar Project.” Brigham Young University, 2002.
- Brusckke, Craig. *From Land Reform to Economic Liberalism in Latin America: Historical Developments and Future Implications*. “A University Scholar Project.” Brigham Young University, 1996.
- Butler, Jeffrey R. *Ways to Enhance Democracy and Development in Argentina Today*. “A University Scholar Project.” Brigham Young University, 1995.
- Dincheva, Maria A. *The Effect of Non-government Organizations on Government Policies in the Democratization of Former-Communist Countries: Bulgaria*. “A University Scholar Project.” Brigham Young University, 2000.
- Earl, Allan C. *Nicaragua’s Chances for Economic Recovery*. “A University Scholar Project.” Brigham Young University, 1991.

Student Research Continued...

Undergraduate Honors Theses

- Gleave, Alisha. *Vision of Cooperation*. “A University Scholar Project.” Brigham Young University, 2001. (Essay on Chinese Cooperatives.)
- Gross, Joseph Brian. *Privatization of Agriculture in Post-Soviet Russia: A Model of Transition*. “A University Scholar Project.” Brigham Young University, 2001.
- Hall, Ralph L. *Cooperatives in Russia: Bridge between Command and Market, 1985-1991*. “A University Scholar Project.” Brigham Young University, 1994.
- Jackson, Alicia. *Strengthening Healthcare Systems in Developing Countries: Humanitarian Aid Relief Team in Ghana*. “A University Scholar Project.” Brigham Young University, 2002.
- Lam, Anthony. *The 1997 Handover of Hong Kong to China: Impacts on Future Economic Development*. “A University Scholar Project.” Brigham Young University, 2002.
- Lammers, Dawn M. *Women’s Human Rights Organizations in Ukraine*. “A University Scholar Project.” Brigham Young University, 2001.
- Lunt, John L. *Ukrainian Economics: The Transition from Communism to Capitalism*. “A University Scholar Project.” Brigham Young University, 1996.
- Mabey, Jared. *Mission Drifts in Microcredit: The Drift Away from the Poorest of the Poor; and, the Drift from Providing Social Benefits*. “A University Scholar Project.” Brigham Young University, 2000.

Student Research Continued...

Undergraduate Honors Theses

- Nibley, Anna. *Micro Enterprise, Development, and the Future of Women in Lesser-Developed Countries and the United States*. “A University Scholar Project.” Brigham Young University, 1997.
- Reneau, Daniel P. *The Russian Economy: A Battle for Privatization*. “A University Scholar Project.” Brigham Young University, 1997.
- Sinema, Kyrsten. *Career Aspirations and Humanitarianism among Gifted College Students*. “A University Scholar Project.” Brigham Young University, 1995.
- Tanner, Jeffery C. *Economic Returns to Time in a Microfinance Bank: An Economic Analysis*. “A University Scholar Project.” Brigham Young University, 2001.
- Walker, Chistopher Jay. *Gender Issues in Argentine Entpreneurship: La Clave es Participar para Cambiar Algunas Cosas*. “A University Scholar Project.” Brigham Young University, 2002.
- Warr, John Nathan. *Concerns with Current Microcredit Implementation*. “A University Scholar Project.” Brigham Young University, 2002.
- Woolley, Margaret. *Microenterprise Development in the Third World: Prospects for Zimbabwe*. “A University Scholar Project.” Brigham Young University, 1996.

Student²² Research Productivity in Building Self-Reliance

Master of Organizational Behavior Internship Reports at BYU

Birdeau, Lucas. *Command Economies and Development: Poland vs. Latin America*, 1995.

Buckner, Kathy. *Plant Closings and Deindustrialization*, 1986.

Caresia, Gene. *Industrial Democracy and the Role of Unions*, 1990.

Christensen, Michelle. *Impact Assessment of Microcredit within Three Filipino NGOs*, 1995.

Devoc, Nancy. A. *A Choice Experience: A Rural Participatory Evaluation of an NGO in Mexico*. 1998.

Dixon, Joan. *Women's Development in Africa*, 1983.

Elwood, Brent. *Creating Microenterprise Strategies among LDS Filipinos: The Birth of Enterprise Mentors International*, 1990.

Evoh, Chijioke Josiah. *Poverty Alleviation in Nigeria: The Liahona Economic Development Foundation (LEDF)*. 1999.

Gardner, Ned. *The Case of HART International in Ghana: Humanitarian Aid Relief Team*, 1999.

Hammond, Scott. *Labor Radicalism: Worker Co-ops and Trade Unions in Development*, 1987.

Student²³ Research Productivity in Building Self-Reliance

Master of Organizational Behavior Internship Reports at BYU

Hill, Jeffrey. *Creating Zion Cooperatives in Rural Ejidos of Taumalipas State, Mexico*, 1982.

Maia, Leonel. *Ethics, Economics and Global Sustainability*, 1989.

Manwaring, Todd. *Targeting Microcredit to Differing Levels of Poverty*, 2001.

Lo, Fafarlla. *Analysis of a Co-op: The Equitech Case*, 1992.

Olascoaga, Ernesto. *Linking Theory with Practice in Mexico: The Utopian Strategies of Grupo Empresa Humana among Poor Indian Communities*, 1980.

Rands, Gordon. *Action Research, the Environmental Movement, and Sustainability*, 1984.

Rogde, Sherie. *Alleviating Poverty High in the Peruvian Andes: Chasqui Humanitarian*, 1999.

Smith, Janice. *Poverty and Empowerment in Jamaica*, 1998.

Smith, Vernon. *Needs Assessment: Philippines Economic Assistance Project*, 1989.

Stoddard, Jay. *Early Mormon United Orders: Implications for Today*, 1975.

Van Der Zanden, Carl. *Consulting with Nonprofits and NGOs*, 1990.

Wood, Steven. *Comparative Zionism: New Mormon United Orders in Mexico and New Kibbutz Cooperatives in Israel*, 1980.

Zarate, Alberto German. *An Assessment of the Mondragon Cooperative System*, 1989.

Student²⁴ Research Productivity in Building Self-Reliance

From Other Universities that W. Woodworth Mentored

- Berenbach, Shari. *Dynamics of Peru's Self-Managed Enterprises*. Thesis (M.A.) Los Angeles CA: UCLA. Master's Thesis, 1981.
- Anthon, Rebekah. *Acción Contra la Pobreza en Honduras*, BYU Senior Thesis, 1999.
- Davis, Geoff. *Housing Microfinance: Building the Assets of the Poor, One Room at a Time*. Thesis (M.A.) Cambridge, MA: Harvard's John F. Kennedy School of Government, 2001.
- Hoffmire, John S. *The Development of an Employee Stock Ownership Plan at NRP Inc. in Nephi, Utah: A Study of Nonformal and Informal Education*. Dissertation (Ph.D.) Stanford University. School of Education, 1986.
- Nelson, Dan. *The Liahona Economic Development Foundation of Nigeria*. Senior Thesis, 1999.
- Whisenant, Greg. *Strengthening Community Development through Equity Participation*. Thesis (M.A.) Cambridge, MA: Harvard's John F. Kennedy School of Government, 1997.

Student²⁵ Research Productivity in Building Self-Reliance

Other Significant Student Research Projects / Papers in Process

- Ah Chong, Lake. *Samoan Education and Human Development*, Dissertation (Ph.D.). BYU College of Education, 2004.
- Narsimulu, Victor. *Village Development in the Fijian Islands*. Thesis (M.A.). Kennedy Center for International Area Studies, 2004.
- Tsolmon, Urelma. *Applications of Organizational Development with NGOs*. Thesis (M.A.). Kennedy Center for International Area Studies, 2004.
- Nie, Melissa. *Characteristics of Poverty in Southwestern China and Their Impacts on the Sustainability of MFIs*. Thesis (M.A.). Kennedy Center for International Area Studies, 2004

Sample Academic Journal Articles

Below are references for several scholarly publications dealing with microfinance and/or ethics by Gary Woller:

- “The Promise and Peril of Microfinance Commercialization.” *Small Enterprise Development Journal*, Volume 13, Issue 4. December 2002, pp 12-21.
- “From Market Failure to Marketing Failure: Market-Oriented as the Key to Deep Outreach in Microfinance.” *Journal of International Development*, Volume 14, Issue 3. July 2002, pp 305-324.
- “Assessing the Community Economic Impact of Microfinance Institutions.” *Journal of Development Entrepreneurship*, Volume 7, Issue 2. July 2002, pp 133-150.
- “Microcredit: A Grass-Roots Policy for International Development.” *Policy Studies Journal*, Volume 29, Issue 2. April 2001, pp 267-282. (with W. Woodworth)
- “Village Banking and Institutional Sustainability: An Analysis of Nine Village Banking Programs.” *MicroBanking Bulletin*, Volume 5, 2000, pp 3-8.
- “A Survey of Evaluation Practices in Microcredit Institutions.” *Journal of Development Entrepreneurship*, Volume 4, Issue 1. January 1999, pp 59-80.
- “Where to Microfinance?” *International Journal of Economic Development*, Volume 1, Issue 1. January 1999, pp 1-29. (with W. Woodworth)

Sample Academic Journal Articles

Below are references of several scholarly publications dealing with self-reliance, microfinance, ethics, and social entrepreneurship by Warner Woodworth

- “Socio-Economic Results of Microfinance in Mexico and Ecuador.” *Utah Academy Journal*. Accepted for publication. 2004. (with Shon Hiatt)
- “Local Development through Microfinance Tools in Central America.” Published in proceedings of the Society for the Advancement of Social Economics, Aix-en-Provence, France. June 2003. <http://www.sase.org/conf2003/papers.html> (with Shon Hiatt)
- “Microentrepreneurship Impacts in East Africa.” Published in proceedings in the International Council for Small Business, Belfast, Ireland. June 2003. (with Shon Hiatt) <http://www.sbaer.uca.edu/research/2003/icsb/papers/184.doc>
- “The Seven Deadly Sins of Globalization.” E-Article printed on <http://www.worldsocialforum.org.br/dinamic2/3/2002>.
- “Microenterprise Management Skills.” *American Society of Business and Behavior Sciences Proceedings*, 2002.
- Third World Economic Empowerment in the New Millennium. *Advanced Management Journal*, Vol. 65, No. 4, Autumn 2000. pp. 19-28.
- A Mormon Perspective on Business and Economics. Chapter in Stewart W. Herman (ed.), *Spiritual Goods: Religious Traditions and the Practice of Business*. (Bowling Green, OH: Bowling Green State University Press – Philosophy Documentation Center) 2000, pp. 133-154.
- Practicing OD Among the Poor. *Conference Proceedings*. Atlanta, GA: OD Network. 2000. pp. 210-223.

Sample Academic Journal Articles--Woodworth²⁸

- “Combating Poverty Through OD in the Trenches: Strategies for the Third World.” *Proceedings of the 18th World Organizational Development Congress*. Richard A. Engdahl (Ed.) Wilmington, NC: University of North Carolina, 1998, pp. 106-116.
- “Humanitarian Efforts in the Developing World.” *Harvest Magazine*. (www.harvestmaganize.com) Interview of Warner Woodworth by Thomas Burgess, Fall 2000, (8 pp.).
- “Chasqui Humanitarian: Efforts and Strategies to Lift those in Need.” In *Development Assistance and Humanitarian Aid: The LDS Perspective*. (Provo, UT: David M. Kennedy Center for International Studies) 2000.
- “Where to Microfinance?” *International Journal of Economic Development*. Vol. 1, No. 1. 1999, pp. 1-29.
- “Small Business Strategies For the Third World in the New Millennium: Microenterprise, Microentrepreneurship, and Microfinance.” *Y2K: Business Issues For the New Millennium*, edited by M.H. Abdelsamad and E.R. Myers, Corpus Christi, Texas: Texas A&M University, 1999, pp. 557-564.
- “Investing In the Poor.” *Proceedings of the 2nd Annual Rocky Mountain Microenterprise Conference*. Marriott School, BYU, 1999, 103 pp. (with D. Adolphson).
- “Organizational Praxis: Integrating Theory and Hands-On Experience.” *Educational Administration and Management*. Virginia Beach, VA: Maximilian Press. 1997, pp. 63-67.

Conferences and other Research Productivity

16 Years:

- Jointly or individually W. Woodworth has read over a hundred papers at academic conferences around the globe including the World Business Academy, National Conference on Ethics in America, Society for the Advancement of Management, Academy of Management, Western Social Sciences Association, International Association of Management, Organization Development Network, Society for the Advancement of Socio-Economics, OD World Congress, Association for Economic Opportunity, American Political Science Association, and other events throughout the world.
- Woodworth's speeches and seminars have been conducted at universities around the earth such as Harvard, Berkeley, London School of Economics, Babson College, University of Utah, UVSC, Weber State, Western Illinois University, Trinity College of Dublin, Karl Marx University, Cornell, University of Michigan, Moscow State University, Russia, China, and in various USSR universities, etc.
- Woodworth has also given dozens of presentations and papers to associations such as the Microcredit Summit, World Social Forum, Guangxi Women's Federation, SEEP Network, United Nations, International Conference on Business and Consciousness, etc.
- Woodworth has prepared seven training manuals for doing microenterprise, developed course modules for teaching Third World microentrepreneurs basic business skills, written two handbooks, and along with G. Woller, S. Gibson, and S. Hiatt has carried out impact evaluation studies and written technical reports for several NGOs.

Example of New Training Manuals

Suggested Outline and Lesson Plans for Teaching the Academy for
Creating Enterprise Curriculum (112 pages)

Started by Steve Gibson of BYU's Center for Entrepreneurship

Table of Contents

- I. Outline
- II. Lesson Plans
 - A. Taking the Mystery Out of Business
 - Introducing the GEM Model
 - B. GEM Model Illustration
 - C. Goal Setting
 - D. Goals Should Be . . .
 - E. Definition of Success
 - F. Which Are You?
 - G. Sales
 - H. Income Statement
 - I. Cash Flow
 - J. How To Keep Good Records
 - K. Strategic Objective and Primary Aim
 - L. Systems
 - M. Source Problem Solving

BYU Programs Continued . . .

14 Years:

- Woodworth has helped design and launch new social venture NGOs to empower the poor including: since 1989 Enterprise Mentors International (Philippines, Guatemala, El Salvador, and Mexico); Ouelessebougou – Utah Alliance since 1992 (Mali, West Africa); Chasqui Humanitarian since 1997 (Bolivia and Peru); Accion Contra La Pobreza and HELP Honduras in 1999 (Honduras); Liahona Economic Development Foundation in 1999 (Nigeria); HELP International since 2000 (Venezuela, Peru, Honduras, El Salvador, Bolivia, Brazil, and Guatemala); SOAR China since 2001 in Sichuan and Guangxi Provinces; Unitus in Mexico and India since 2000; New Generation Foundation in 2001 (Brazil); MicroBusiness Mentors in 2003 in a poor, inner-city Latino community of Utah; and Empowering Nations in 2003 (Brazil and Somaliland).

Nearly all of these social venture NGOs are still operating. During 2002, they resulted in microloans to over twelve thousand poor families creating approximately 6,000 jobs. Over 25,000 microentrepreneurs received business skills training. Some \$7.5 million was raised to support these social ventures, and future growth looks promising.

Marriott School Social Entrepreneurs

Students operating as consultants/change agents around the globe are helping marginalized people, especially Third-World women, to learn new skills, become empowered, and move toward economic self-reliance. These BYU social entrepreneurs are trained in problem solving, action research, and participatory evaluation methods to assist the poorest of the poor in their quest toward a better quality of life while also producing theses, conference papers, and future publications. Thus, theory becomes integrated with application, producing praxis.

Synopsis of Just One BYU Project that Became an Ongoing Program

- We created a new nonprofit foundation
- H.E.L.P. Honduras
- It was a response to the late 1998 devastation caused by Hurricane Mitch in Central America
- Destructive impacts
 - 20,000 people dead/missing
 - One million people homeless
 - 70% of country's infrastructure destroyed
 - 90% of agricultural produce obliterated
 - Honduras was set back half a century

H.E.L.P. Honduras Project Summary

- Need: Thousands of poor, suffering families
- Vision: We can change the world
- Preparation and Process: In depth research and training
- Strategies: Microcredit and other community services
- Partnership with FINCA
- Learning Points: College students can be empowered to serve the poor and achieve long-term impacts that are sustainable

Sample Handbook

H.E.L.P. – Honduras
(Help Eliminate Poverty)

Stewardship Project Handbook
Strategies for Serving the Victims of Hurricane
Mitch

–Warner Woodworth–
May – August 1999

First Year H.E.L.P. Honduras Results (1999)

- 79 students trained as social entrepreneurs
- 46 actually went to Honduras summer or fall 1999 (or both)
- Raised over \$116,000
- 46 new village banks were created, another 50 were recapitalized with HELP donations
- Over 800 jobs were created benefiting some 4,000 victims of Hurricane Mitch
- Developed new, small banks for poorest of the poor: ACP
- Contributed over 4,000 community service hours in local government projects, refugee camps, schools, rural health clinics, orphanages, etc.

Second Year H.E.L.P. Expansion (2000)

H.E.L.P. Honduras Becomes H.E.L.P. International in Honduras, Peru, Venezuela, El Salvador

- A Hundred Involved Students Raised Over \$250,000
- 88 Summer Volunteers
- FINCA, ASEI (Katalysis), Chasqui Humanitarian, Proesa 21, Red Cross
- Started Banks In Honduras & El Salvador
- Started Banks and Training Programs In Peru & Venezuela
- Accion Contra La Pobreza (ACP) was formed as independent student effort

(2 Years, 7 Banks, 35 Borrowers, 100% Repayment)

Third Year H.E.L.P. Expands Deeper (2001)

Honduras, El Salvador, Peru

- Working with microcredit and humanitarian organizations such as FINCA, ASEI (Katalysis), Accion Contra la Pobreza, Chasqui Humanitarian
- Helped rebuild earthquake-destroyed homes in El Salvador and Peru
- Donor partnerships began to be established with various large and small U.S. business firms such as Marketing Alley, Intel, Walmart, One World on Line, Quest Foundation, Smog 'n Go, Unitus, Crystal Springs Foundation, Novell
- Writing of M.A. theses, Honor theses, etc.
- University partnerships began to be created with schools like the University of Utah, Colorado State, Western Illinois University, Salt Lake Community College, Virginia Tech, Stanford, and Washington University in St. Louis

Fourth Year H.E.L.P. Deepens Further (2002)

Guatemala, Bolivia, El Salvador

- Working with Habitat for Humanity, Chasqui, ASEI, OEF, SHARE, etc.
- Launched square foot gardening methods in 3 countries
- Provided “Making Cents” training for groups of village bank leaders
- Expanded donor partnerships with more U. S. companies and foundations
- Strengthened collaboration with other universities and the expertise of the Third World OD Alliance of BYU alumni that offered pro bono consulting services in El Salvador
- Writing of Honors theses, M.A. theses, and conference presentations

Fifth Year H.E.L.P. Efforts (2003)

Brazil, Guatemala, El Salvador

- Worked with Habitat, OEF, ASEI, Share, Sobral
- New start-up in Fortaleza, Brazil in poorest areas of Nordeste
- Expanded square-foot gardening, literacy, and microenterprise training
- Growing numbers of HELP alumni start their own projects and NGOs leading to expanding ripple effects
- OD Third World Alliance of BYU alumni expands to Guatemala
- Writing of M.A. theses, Honors theses, and publishing articles

Other Recent Social Entrepreneurship Projects

- Launched a new microenterprise effort in response to requests from the Beijing Minister of Agriculture, Vice Governor of Guangxi Province and Sichuan Women's Federation in the PRC.
- SOAR China consisted of 3 teams from BYU working with officials in Beijing, Mianning County in Sichuan Province, Yilong County in Sichuan Province, Guangxi Women's Federation in Nanning City: evaluating programs, assessing poverty alleviation efforts, training women's federation leaders, and village bank members, consulting with microcredit organizations such as RDAY, etc.
- Advised founders of new Brazilian NGO "New Generation Foundation" on the design and implementation of effective strategies to empower the poor in southern Brazil as well as conducting seminars with Santa Catarina state officials, legislature, various mayors, business managers, professional associations, and bankers.

BYU Social Entrepreneurship to Empower the Poor

The following list highlights much of Dr. Woodworth's mentoring of BYU students in combating global poverty

1. H.E.L.P. Honduras – 46 students from BYU, UVSC, U of U, Ricks, and Stanford doing humanitarian service (Red Cross, refugee camps, orphanages, teaching, literacy, rebuilding houses) after Hurricane Mitch's destruction, and engaging in microcredit projects (organizing village banks, expanding banks with new capital, training microentrepreneurs) to build self reliance (1999-2000).
2. H.E.L.P. International – Over 200 students from 7 colleges and universities including BYU, U of U, UVSC, USU, Colorado State, Stanford and Virginia Tech, serving since summer 2000 in Venezuela, Honduras, El Salvador, Peru, Guatemala, Bolivia, and Brazil empowering the poor through microcredit strategies and community service.
3. Fiji Development Project – 21 students teaching social, computer and business skills to Pacific Islanders through intense local classes and distance learning courses as well (1999-2000).
4. Guatemala Microlending – 4 BYU students working with an indigenous women's rural organization, MUDE, to expand their effectiveness in lifting the poor, and also working with Mentores Empresariales in Guatemala City.
5. Academy for Creating Enterprise (ACE) – 3 BYU students explored the feasibility and helped plan to establish ACE in late 1999 to provide skills and jobs for Filipino young adults. So far, some 500 have received loans, and started their own businesses (1999-2003).

BYU⁴³ Social Entrepreneurships to Empower the Poor Continued...

6. Grameen Foundation USA – 7 BYU student interns working for the U.S. arm of the Grameen Bank, while another 3 interned at the bank in Bangladesh, which originated microcredit around the globe (1997-2003).
7. Community & Child Development – 9 students offering various skills to South African nonprofit groups seeking a better quality of life, microcredit, small business education, etc.
8. Liahona Foundation – 5 BYU students assessed the program effectiveness of a Nigerian physician, Dr. Hassan, who has begun village banking for the poor, and is also building a hospital for needy Nigerians (1999-2001).
9. American Indian Services – 6 students teaching and helping to manage 4 schools on Native American tribal reservations as well as designing the construction of low-cost housing in indigenous Guatemalan villages (1994-2001).
10. Bulgarian Cooperative – 3 students evaluating an industrial cooperative, Nachala, owned by its workers; also assessing the feasibility of launching a microcredit program in the capital city, Sofia.
11. Latin American Pilot Program – 6 BYU students field-testing lessons in business fundamentals in Mexico, designed to help young adults become successful in the labor market.

BYU Social Entrepreneurship to Empower the Poor Continued...

12. USA– 3 graduate student interns with Working Capital, Inc. helping to establish microlending resources for poor people, mostly immigrants from the Caribbean, in Florida. Another student spent a summer working with Accion in New York City, and another with Katalysis in California (2002).
13. Family Focus – 6 students serving a nonprofit organization that seeks to strengthen U.S. families.
14. Chasqui Humanitarian Foundation of the Andes – 8 BYU students (1998-2001) doing Third World development in rural villages of Peru where thousands of indigenous people suffer. Programs include health, literacy, agriculture, microenterprises, etc. It has now expanded to Bolivia where 2 more BYU interns served.
15. PRINCE Cooperative System – 4 BYU students developing a strategic design and implementation plan that culminated in the creation of a worker-owned cooperative in urban Nairobi, Kenya (1999-2000).
16. Navajo Nation – 1 business student working on the Navajo reservation to help establish an effective microlending program for poor Native Americans.
17. Enterprise Mentors International (EMI) – 6 students helped conduct a needs analysis of Filipino poverty in 1989 that led to the creation of EMI in 1990. Since then it has grown to include 12 offices for seven NGOs throughout the Philippines, El Salvador, Guatemala, Peru and Mexico (1990-2003).

BYU⁴⁶ Social Entrepreneurships to Empower the Poor Continued...

18. Ouelessebougou-Utah Alliance – 7 students from BYU, U of U, and Harvard helped design and implement a microfinance system of village banking and women’s producer cooperatives in Mali, West Africa, as well as doing impact assessment research on the Alliance’s results among approximately 50,000 indigenous people in some 80 rural villages: water wells, gardens, health care, reforestation, schools for children, literacy for adults, and economic development.
19. Unitus – 3 students received internships in 1999-2001 to work with Unitus in designing a strategy for accelerating microcredit. Current efforts are focused in Mexico and India with over 20,000 microentrepreneurs.
20. SOAR China – 12 social entrepreneurs evaluating two microcredit programs in Guangxi and Yunnan Provinces, and a team conducting microentrepreneurship training in cooperation with the Sichuan Provincial Women’s Federation (2000-2003).
21. New Generation Foundation – two students designing and implementing a strategic plan to empower the poor of southern Brazil including microenterprise, square foot gardening, literacy, family counseling, etc.
22. South Pacific Business Development Foundation—four students have labored to assist the microfinance organization in Samoa by building a data base and upgrading SPBD’s training materials (2003).

BYU Social Entrepreneurships to Empower the Poor Continued...

23. Reach The Children—Since 2000 some eight BYU volunteers have worked to expand the impact of this NGO in Ghana, Uganda, Kenya, and elsewhere in alleviating human suffering.
24. Paramita Group—Started by several BYU Students in 2000, the group integrates the teachings of Buddhist monks with microcredit strategies to empower Tibetan immigrants in Thailand refugee camps.
25. Over 20 BYU students have labored to do research and provide medical assistance to victims of the Buruli Ulcer in Ghana, West Africa.
26. Global Self-Reliance—An MPA student and professor have created a new nonprofit consulting enterprise to give technical assistance to start-up NGOs combating poverty (2002-2003).
27. Micro Business Mentors—thirteen BYU students have worked for 18 months researching, doing needs analyses, designing and launching a new social purpose venture that offers an 8-session training program, microloans, and entrepreneurial mentoring to poor, inner-city Latin immigrants in Utah (2002-2003).

BYU Social Entrepreneurships to Empower the Poor Continued...

28. Empowering Nations—five students have worked since 2002 to do a feasibility study and then incorporate as a 501(c)3 nonprofit that provides humanitarian service (education, literacy, economic development) in southern Brazil and Somaliland, East Africa.
29. Over two dozen BYU students have provided short-term service to such programs as the Rose Foundation Schools in Guatemala, Cumorah Schools in Mexico, Universidad Hispana in Utah, Save the Generation in Zimbabwe, NGO Family Voice at the United Nations. Others have enjoyed internships with LDS Church welfare projects, the Perpetual Education Fund, Employment Centers, Church Humanitarian Services, and LDS Charities.

Awards and Recognition

13 Years: The results of our work not only include action research and global impacts in poor villages as they move toward self-reliance, but public recognition also.

The following awards have been given to Warner Woodworth and/or his various NGO projects

- Outstanding Faculty Award--chosen by faculty of the Marriott School of Management for the year 1989.
- Second Place, Contemporary Issues Articles, *Dialogue: A Journal of Mormon Thought*, 1987.
- Award for Outstanding International Service--plaque presented by BYU Student Service Association, 1993.
- Community Hero Nomination—service award, Atlanta Summer Olympic Torch Relay, 1995.
- Karl G. Maeser Excellence in Teaching Award, BYU, 1995.
- The Distinguished David O. McKay Lecture for 1997 at BYU – Hawaii was based on W. Woodworth’s book *Working Toward Zion*, “The Law of Scarcity vs. the Law of Consecration.”

Awards Continued...

- W. Woodworth's writings were featured as a source of material for a new dramatic production, *Gadanton*, produced by the BYU Department of Theatre and film, written by Eric Samuelsen, directed by Bob Nelson. The play lays out major ethical and economic dilemmas, as old as events in Book of Mormon times, as clear as Joseph Smith's visions of leadership and stewardship, as modern as the cruelty of mass corporate downsizings in America during the 1990s. May 28-June 14, 1997.
- Honored as BYU's humanitarian at a string instrument concert, the Firebird Quartet, that performed a benefit recital to aid Mali, West Africa, at BYU, May 21, 1997.
- The "Good Samaritan Award," given to Enterprise Mentors International, the NGO W. Woodworth founded in 1990. This recognition is given by the Acton Institute for the Study of Religion and Liberty, founded by Father Robert Sirico, a Paulist priest. Our humanitarian program was one of only ten awards out of over 700 organizations considered in 1997.
- *Working Toward Zion*, W. Woodworth's book was honored as 1997 best seller at Media Play, Inc.

Awards Continued...

- Institutional Action Plan drafted by Gary Woller and W. Woodworth was one of only three plans of over a hundred submitted by universities around the world to be honored at the Microcredit Summit of Councils in 1998.
- Recipient of the Distinguished Lecture Award in Honor of Dr. Glen M. Vernon, Society for the Scientific Study of Religion, 1998.
- Circle of Honor Award, given by the BYU Student Honor Association for being an “exceptional example of honor, integrity and commitment to Christ-centered principles,” 1999.
- Recipient of the first “Lowell Bennion Humanitarian Award,” Salt Lake City, Utah, 1999.
- Distinguished Service Award. Utah Academy of Sciences, Arts and Letters. Presentation held in Cedar City, Utah, April 14, 2000.
- Our Heroes Award. Presented by the Feedoms Foundation at Valley Forge, Utah Chapter, for the 15 year efforts of the Ouelessebougou-Utah Alliance, Salt Lake City, Utah, February 23, 2000.
- Humanitarian Achievement Award. Presented by the Chasqui Humanitarian Foundation of the Andes, Salt Lake City, Utah, Fall 2000.

Awards Continued...

- Award for Humanitarian Service. Presented by the Program in Religious Studies at the Center for the Study of Ethics, Utah Valley State College, Orem, Utah, October 24, 2000.
- Recipient of the 2001 Senator Reed Smoot Outstanding Award as Provo City's Entrepreneur-of-the-Year, supported by the Chamber of Commerce.
- Honored at BYU's Mentored Learning Environments Recognition Banquet sponsored by the Office of Research and Creative Activities, April 10, 2001.
- Received the First South High Alumni Honor Roll Award for Outstanding Community Service. Salt Lake City, Utah, 2001.
- Nominated for a "Fast 50" Award as one of the top "movers and shakers" among Fast Company Magazine's worldwide readers, 2002.
- Honored by the Global Microcredit Community with the Creation of the Warner Woodworth Humanitarian Service Award that is given at the Annual BYU MicroEnterprise Conference beginning 2001 (\$2000 Cash Prize).
- Recipient of "Best Paper Award" in Business. Utah Academy of Sciences, Arts, & Letters. Paper presented at Weber State University, Ogden, Utah, April 11, 2003.

Public Awareness and Newspaper Courage

10 Years:

Our work to build the microcredit movement and social entrepreneurship skills among students has led to over 70 newspaper articles, TV news stories, and radio interviews during the past decade. The categories below list various sources and number of items since 1992.

Print Media

- Wall Street Journal: 3
- Daily Universe/ Newsnet: 27
- Utah County Journal: 2
- Salt Lake Tribune: 8
- Deseret News: 12
- Exchange Magazine: 3
- LDS Church News: 3
- College Times: 3
- Daily Herald: 11
- BYU Today/ Brigham Young Magazine: 3

Other print source consisting of only one or two articles include the New York Times, Tuhulu, Orange County Register, O Diario, El Peruano, Connections, Orem-Geneva Times, Western Illinois Courier, Sichuan Daily, Liahona, The International, The Post-Register, The Philippine News, The St. Louis-Post Dispatch, The Oregonian, Time Magazine, Puget Sound Business Journal, Seattle Post Intelligencer, Reuters, PPN Online, Synergos Institute, World Economic Forum, Barrons

TV and Radio Public Awareness

10 Years:

Our microcredit and NGO efforts have yielded the following types of public news in electronic media:

- KUER Radio (Salt Lake): 1
- KSL Radio (Salt Lake): 4
- KSL TV (Salt Lake): 3
- KFAM Radio (Salt Lake): 3
- KLO Radio (Ogden): 1
- KBYU TV (Provo): 5
- KCPW Radio (Park City): 1
- KENZ Radio (Salt Lake): 1
- KSGI Radio (St. George): 1
- KKAL Radio (Seattle): 1
- KUED TV (Salt Lake): 2
- WIUM Radio (Illinois): 1
- Channel 1 Mali TV: 1
- Sichuan TV (China): 2
- WWIR TV (Illinois): 1
- Multiple TV Stations (Brazil): 3
- Multiple Radio Stations (Brazil): 4
- KTVX TV (Salt Lake): 2
- KUTV (Salt Lake): 2
- K-Talk Radio (Salt Lake): 2

Marriott School Academic Benefits

BYU student volunteers and research interns who desire have been able to obtain college credit while in a country performing research, humanitarian service, and/or business development. From three to nine hours are received based on amount of work carried out, books read, papers written, field research conducted, surveys or interviews completed, data analyzed, and reports drafted. Other criteria for credit depend on the type of applied work done, the individuals' major or minor, and so forth.

Course offerings related to microcredit include basic management, organizational behavior, business entrepreneurship, business and society, management ethics, strategy, training and development, social entrepreneurship, and consulting/change skills.

Academic Benefits Continued . . .

Course offerings from other academic fields at BYU that are relevant to the research and community service rendered within the student's area of study include public management, pre-med, community health, Third World development, international languages, literacy, the specific country's history and culture, public policy, construction management, economics, nursing, teacher's education, agriculture, anthropology, political science, and sociology.

In each case a course contract is agreed upon by the student and a professor in his or her field of interest. It specifies amount of reading, productive output, time frames, etc. Much of this operates through the David M. Kennedy Center for International Studies at BYU.

Research Emphases

- Microcredit impacts
- Family self-reliance models
- NGO best practices and sustainability
- Internship funds: ORCA, Fulbright, etc.
- Faculty/student mentored research projects and publications
- Better definitions and measurement of poverty and its causes
- Capacity-building within social purpose ventures
- Studies in social entrepreneurship, business ethics, worker coops, etc.

New Research Partnership

Beginning in Summer 2002, FINCA International, one of the world's largest microfinance institution (250,000 current clients in 24 countries) invited W. Woodworth to make BYU its partner in conducting field studies to assess the impacts of microcredit on poor families. Six BYU students (and 3 from other schools) carried out interviews with clients in East Africa, Haiti, Mexico, Central America, and Ecuador. During Summer 2003, 7 more BYU students carried out similar research, expanding the data base to include South Africa and areas of the former USSR.

New Organization: The BYU Center for Economic Self-Reliance

- Established 2003: \$3 million donation for start-up
- It will enable us to institutionalize many current efforts into a coherent, long-term program
- Research Colloquium Series and Study Groups
- Funding is now secured for the BYU journal and annual MicroEnterprise Conference
- NGO research is being carried out, training is being provided, workshops are being offered, and more effective economic practices are being identified
- NGO Business Plan Competition
- NGO Web Design Competition

Future Implications

How may “rising academics” at other universities play a role in microenterprise? Specifically for the Harvard audience, April 10, 2003:

- Build research networks with other schools and NGOs
- Replicate the BYU experience, but with unique variations
- Establish a Grameen or FINCA club on other campuses
- Create linkages with microenterprise NGOs for summer internships
- Demand new courses in microfinance and social entrepreneurship
- Start student-based NGOs with universities as incubators
- Collaborate with other schools, conferences, etc.
- Design a public website to announce student internships, NGO links, upcoming conferences, etc.

Conclusion

- The work of social entrepreneurship as a new thrust at other universities will produce a greater number of well crafted programs and expand efforts to study and to change the world.
- Research will produce more effective social purpose ventures.
- And conversely, social entrepreneurship will strengthen the relevance of universities in solving global problems.
- As the great Greek philosopher, Aristotle, said:

“What it lies in our power to do, it also lies in our power not to do.”

In sum, it is up to us.

Thank you very much!