

Connecting Cows and Currency

La Sierra University Students Make a Practical Commitment to Community

“For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future” (Jeremiah 29:11, NIV).

I still remember the thrill I felt when we first came up with the idea. Three of us sat in my office one warm August afternoon trying to think of a business idea for a project in rural India that would utilize a micro-lending model¹ but that wouldn't require a monetary loan. Then it struck us. What about cows?

Cows. One of the most highly regarded objects in India. Could it work?

Our SIFE (Students In Free Enterprise) team at La Sierra University in Riverside, California,

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By Heather Miller With John Thomas

was just getting back into action after a two-year break. The team had been hugely successful in the mid-1990s under the leadership of Johnny Thomas, then assistant professor of economics and finance, and now dean of the School of Business and Management. Now, under my direction, we were looking for a flagship project for the 1999-2000 school year. Maybe this was it!²

We decided to join a group from the La Sierra University church that was going to Spicer Memorial College in India in late 1999. Planning for this trip had given us the impetus to create the new project. But we wanted to move beyond our traditional classroom-based projects, which had done a great job of teaching people *about* free enterprise but hadn't had a long-term commu-

nity impact. This project would be the first of its kind by our team to apply the free enterprise model to a social need.

Thus the Cow Bank was born.

Getting Started

We worked out a plan for the team to raise money for an initial herd of 20 milking cows. These would be loaned, one cow each, to 20 families. The recipients would pay back the loan with the firstborn female calf when she reached 15 months of age. Then the families



The alpacas these Peruvian women received as a micro-loan are helping increase their income and improve their opportunities and quality of life.

would own their cow free and clear. They could keep all male cattle and additional female offspring of their cow to grow their herd.

It was immediately clear that we would need a local partner to make it work. We sought out a Rotary Club in India because of the organization's long history of service projects in local communities. We sent E-mails to some 30 clubs in Pune, India, and very quickly received a response from the Pune Mid-East Rotary Club, saying they were very interested in the project. Their club already had several service projects in Karandi, a one-toilet, one-telephone village of about a thousand residents, located 40 kilometers from Pune. They had a veterinarian in their club—a man who had been involved in cow husbandry for many years; and they were looking for another project.

Through numerous E-mails with



Families in Karandi, India, that received a loan of a cow are benefiting from increased income, improved nutrition, and better opportunities for their future.

our primary Rotary contact, Mr. Ramesh Sathe, over the next six or eight weeks, we refined our proposal. Our SIFE team would fund the entire project—including 20 cows, vaccines and insemination supplies, a training shelter, and our trip to India. Our Rotary partners would introduce us to the villagers, locate the appropriate cows to purchase, provide ongoing technical assistance to the villagers,

and oversee the project in our absence. In addition, we brought in students and faculty from Spicer College, also in Pune, to help collect data and provide a third-party evaluation.

The end of October rolled around quickly, and we set off for India. One SIFE student (Geovanny Viemann) and I joined the group from the La Sierra church. When we finally arrived in Pune, Sathe took us to visit a



The La Sierra University SIFE team celebrates after winning the SIFE World Cup Championship in Amsterdam in 2002.

number of places, including the BAIF Development Research Foundation, which had developed a unique system of cross-breeding cows. We had decided to follow the Rotarians' advice and purchase this breed—a cross between an indigenous Indian cow and a European bull—even though they cost about twice as much as the indigenous cows. The cross-bred cows thrive in the Indian climate and produce a high volume of milk.

As we traveled the 40 kilometers along the Pune-Bangalore Highway toward the village, we shared the road with buses, scooters, jeepneys, and even ox carts! Finally, we turned off the highway onto the four-kilometer bumpy, narrow dirt road to the village. There the two of us, our Rotary guide, and some of the Spicer members met with the village leaders and several members of the Rotary Club. Our tour of the village included visits to several homes, where we saw a few buffalo calves living in an enclosed shed, the central water well (and only local source of clean water), the one-room school, and a vat in which they processed buffalo dung for kitchen fuel.

That evening, some of the village women adorned us in their saris, and we enjoyed a wonderful supper together, along with a ceremony of blessing for the ground that would grow the fodder for the cows. Even though we had just visited the Taj Mahal, this day in the village was by far the highlight of our trip.

The next day, the Rotarians hosted a press conference to tell the story. At this time, we officially handed over the money we had raised to set up the training facility and purchase the first few cows. Eleven reporters showed up. The story appeared in a number of local newspapers and was aired on All-India Radio and at least three local television stations.

Shortly after we returned home from the trip, we began to get E-mails from Sathe about the progress of the project. Within a month, the

We even held a Cow Art Auction on the La Sierra University campus, to which students, faculty, staff, and community members contributed many kinds of art, all with a cow theme.

training shelter was complete, they had purchased the first six cows, and the first few families selected to participate in the project had started their training.

Throughout the next 12 months, the team continued to raise money, which we wired to India to purchase more cows, for a total of 20. We even held a Cow Art Auction on the La Sierra University campus, to which students, faculty, staff, and community members contributed many kinds of art, all with a cow theme. That event alone raised \$3,000—which translated into about six cows. Everywhere we went, people asked about the Cow Bank—and handed us checks! A number of small groups sponsored an entire cow.

A Tangible Project

What was it about this project that was so magical? Looking back, we can see several things that made the Cow Bank such a desirable project. First, it was tangible. You could donate \$100 or \$500 and know that some family in Karandi, India, was going to get a cow. They would milk the cow, and their income would increase. You could see a picture of the village with the women smiling as they received the family cow. It wasn't some ministry that *might* have an impact. It was a sure thing.

Meeting a Need

Second, it met a real need. Up till this point, the small farming village had had only one source of income—a single crop produced and sold once a year from a piece of land they didn't even own, and for which they had to pay a high rent. Owning a cow—a tangible economic resource—put financial freedom within their reach. In fact, during the first year of the project, participating families realized a 40 percent increase in their annual income. They could sell milk from their cow and grow their own herd by re-impregnating her each season. It was just the break they needed.



Selling the thick, luxurious wool of alpacas like this one helps the women in Pinaya, Peru, increase their household income.

A Sustainable Investment

Third, it was sustainable. Unlike individual acts of charity, this idea of creating a small enterprise to address a social need—in this case, poverty—was self-sustaining. The loan of a cow would always be paid back with another cow, which would then go to the next family, and so on. Because it was a business and not a donation, it could perpetuate itself. In addition, it would have a measurable, long-term economic impact. Where a one-time gift of \$500 to a family might help them financially a year or two, it would eventually be used up. To help them again, you would have to donate more money. But the gift of an economic resource—in this case, a cow—enables them to become stewards of their own resources, replacing *dependency* with economic *independence*.

Promoting Social Change

Finally, it brought positive social change. Not only would this project help individual families increase their income, it would also uplift the entire community. It removed economic inequities that had existed, perhaps for generations, and empowered these families and their community to expand their economic opportunities.

But 20 cows was not the end of the story. In fact, it was just the beginning! Not only did the project increase individual families' income, but

community wealth also began to grow. First, we heard that the narrow dirt road into the village had been paved. Soon another report came that, because of the new dairy business in Karandi, the local transportation agency had begun bus service to the village twice a day.

The children's nutrition was also improving, not only because of the milk in their diet, but also because the families could afford a wider variety of better quality food. And one of the women from the village, who previously would have never considered it a possibility, ran for and won a local election. Recently, several of the families have been able to install telephones and indoor toilets in their homes. Changes like these are having a profound impact on these villagers' quality of life. In addition, the state electricity board has just built a substation between the highway and the village that is bringing them power. That will definitely impact the milk business!

Linking Ideas

The Cow Bank project became for our SIFE team, as well as for the La Sierra University School of Business and Management, a model of social entrepreneurship (using entre-



The final class of the childcare project calls for participants to give a presentation about their business, including a business plan, the layout of their home, schedule, etc.

preneurial and business concepts to address a social need) to use as a pattern for numerous other projects as well as an anchor point for our developing philosophy. We began to link together two significant ideas that allowed us to carve out a niche for ourselves in the business school market. The notion of *creating value*, or making money, is nothing new to business schools; in fact, many are built solely on this single standard and teach it extremely well. However, linking this skill to the notion of *making a difference* is something one does not find in many programs. LSU's School of Business and Management has taken these two concepts and woven them together, adopting as its motto: "Creating Value, Making a Difference."

Inspiring Volunteerism

Projects like the Cow Bank, implemented through the SIFE program, are done solely on a volunteer basis. While some institutions do similar projects as classwork, the volunteer approach at LSU adds the important concept of introducing voluntary action into co-curricular learning. This inspires the students to make a difference through volunteerism as a way of life, and not just to participate only if and when their job calls for it. "My personal life was changed in a way I never expected," says Geovanny Vielmann. "I realized how people throughout the world are



Setting up a computer lab and getting connected to the Internet gives students at Valle de la Trinidad elementary school in Mexico a new window to the outside world and helps expand the possibilities for their futures.

challenged by creed, gender, wealth, and stature. I learned to embrace my roots as an American and our beliefs of liberty and the pursuit of happiness, and saw how the free enterprise concept and values could directly effect change.”

Other Projects

With the tremendous success of the Cow Bank, the SIFE team began looking for other projects based on the same principles. Soon after, SIFE partnered with the LSU Stahl Center for World Service and the LSU Center for Social Entrepreneurship to establish the Alpaca Bank in the high Andean village of Pinaya, Peru. Like

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Hen project, provides regular income for the school. In addition, the SIFE team helped the school (1) set up a bio-intensive garden; (2) improve their small bakery by purchasing an industrial mixer; and (3) establish a computer Internet lab. These small-business activities have helped school enrollment climb from 35 three years ago to 140 for the 2003-2004 year. Profit generated from the egg busi-

dozen communities around Riverside, and this year will host several more modules. Approximately one-third of the participants who completed the program have started their businesses.

Students' Reactions

While these community-based projects effect positive social change, they also enhance the educational experience of the students who create and administer them. Among the most notable is the ability to connect classroom theory with real-world experience.

“After many years of struggling and being broke,” says Pablo Velasco, a recent business graduate and current M.B.A. student and SIFE president, “my vision had become blurred. My focus was: Make money and survive. That is, until I helped set up the Peru projects.”

This kind of connectivity goes beyond on-the-job training and class assignments. It provides an opportunity to engage the student's mind and heart in a values system that can be life-changing. Students can experience firsthand the results of their work, including both business and social outcomes. This kind of experience stimulates a passion for making a difference that will remain with them and shape them throughout their lives.

“In Peru,” Pablo continues, “my heart was once again opened to helping others help themselves. I had almost forgotten the dream I had had when I was 15, but it was revived when I felt the huge impact these small enterprises made on the single women and their starving families. The opportunity SIFE gave me to help these families was an opportunity that revived my reasons and desires to become a successful person,” he adds.

Jessica Bearden, a 2003 religious studies graduate and current M.B.A. student and SIFE project director, has coordinated the childcare project for three years. “There's nothing more gratifying than seeing these women



Participants in the childcare business course not only increase their knowledge about early childhood education, but also learn how to manage a successful home-based business.

the Cow Bank, the Alpaca Bank operates on a micro-lending model to help families become self-sufficient. The Alpaca Bank provides a loan of five suri alpacas to single-mother families, who harvest and sell the luxuriously soft wool, increasing their income by about 30 percent. And, like the Cow Bank, the loan for the Alpaca Bank is paid off by returning, in this case, the first five alpaca offspring.

The SIFE team also set up a “chicken bank” project at an elementary school in Mexico. This egg-laying business, called the Little Red

ness and the bakery is paying for eight student scholarships.

Closer to home, the SIFE team began a partnership four years ago with Family Service Association of Western Riverside County to set up a childcare business course project. These 12-week modules teach former welfare-dependent and/or low-income individuals to become childcare providers. Family Services teaches the first six weeks on childcare, then SIFE offers six weeks of instruction on running a home-based business. In the first four years, the project has involved more than 250 people in half a

and their satisfaction that they will soon be off of welfare, and may be able to increase the income of their family and be self-sufficient,” she says. “As a religious studies major, there are many ministries that I could be involved in, but I found a major ministry within SIFE that has allowed me to help people.”

The SIFE projects also help students hone their leadership, teamwork, and communication skills through participating in SIFE. Laura Lee McIntyre, a 1997 LSU psychology graduate and SIFE member, has just completed a yearlong pre-doctoral internship in pediatric psychology at Johns Hopkins University and is starting a tenured faculty position in the psychology department at Syracuse University. She says that SIFE provided many valuable learning experiences, but probably “the most personally important has been SIFE’s focus on teamwork. We brainstormed together, we implemented projects together, and we changed lives together (our lives included!),” she recalls. “I’ve learned the importance of communicating effectively to others, advocating for underprivileged or neglected populations, and

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not only teaching others, but also learning from others.”

Community Partnerships

Community partnerships provide the students with valuable learning experiences and play a key role in the success of many projects. LSU’s SIFE partnerships with the Pune Mid-East Rotary Club (for the Cow Bank project) and with Family Service Association (for the childcare project) are two excellent examples.

These projects, of course, are not the end of the story. At the time of this writing, the SIFE team has recently returned from Thailand, where they set up a small shampoo business at an orphanage in Chiang Mai; and from Ethiopia, where they established a goat bank, a bakery, and a vocational training center in the village of Kalaala. New projects. New destina-

tions. Same purpose.

Engaging in society may not always be the easiest thing to do, whether through fostering economic empowerment or any other means. It costs money and time, and requires a long-term commitment. But it provides a meaningful way to bridge the gap between theory and practice. It gives students hands-on experience that helps them define and develop their values and hone a variety of skills. And it certainly makes a difference in the world. As students participate in fulfilling God’s plan of giving “hope and a future,” they will testify that “once you’ve experienced it, you’re hooked.” ✍



Heather Miller

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John Thomas

NOTES

1. Making a small loan to an individual or group for the purpose of starting a business.
2. Students In Free

Enterprise (SIFE) is an international organization started in 1975 by corporate America to help college students develop their leadership, communication, and teamwork skills, and give them hands-on experience in learning, teaching, and practicing the principles of free enterprise. The La Sierra University SIFE team was established in the fall of 1991, and won the SIFE International Championships in 1994, 1995, 1996 and 1997, and the SIFE USA National Championship and SIFE World Cup Championship in 2002. Today, there are more than 1,500 SIFE teams on college campuses in 37 countries. At LSU, SIFE is an entirely voluntary, extracurricular activity; though housed in the School of Business, it includes students from every major and is not directly connected to any course of study.

*Just a few highlights of the more than 100 La Sierra University SIFE projects over the past four years, which have helped more than 10,000 people and involved several hundred students.

La Sierra University SIFE Projects 2000-2003*

Project	People Impacted	Students Involved
India Cow Bank	100+	5
Peru Alpaca Bank/Bee Business/Micro-lending	400+	5
HeadStart Christmas party	200+	100+
Mexico Garden/Bakery/Chickens/Computers	100+	25
Summer SLAM Kids' Day Camp	200+	5+
Childcare Business Course	250+	10
Thailand Orphanage Business	60+	3
Ethiopia Goat Bank/Bakery/Vocational Training	400+	4