



JOHN P. McNULTY PRIZE

LEADERSHIP CASE SERIES

“ THESE ARE HUMAN STORIES OF STRUGGLE AND DETERMINATION AND ULTIMATELY SUCCESS, AS MUCH AS THEY ARE STUDIES IN WHAT LEADERSHIP DEMANDS IN THE SOCIAL SPACE.”

- Anne Welsh McNulty

In the following pages, we bring you a series of leadership stories from **John P. McNulty Prize Laureates** working in diverse sectors around the world.

The McNulty Prize seeks to inspire and catalyze action by spotlighting Fellows who are using their exceptional leadership abilities, entrepreneurial spirit and private sector talents to address the world's toughest challenges.

Gisela Sánchez has disrupted markets to reduce malnutrition and eliminate under-nutrition in Central America.

Réjane Woodroffe has pioneered a holistic approach to uplift whole communities in one of the poorest areas of rural South Africa.

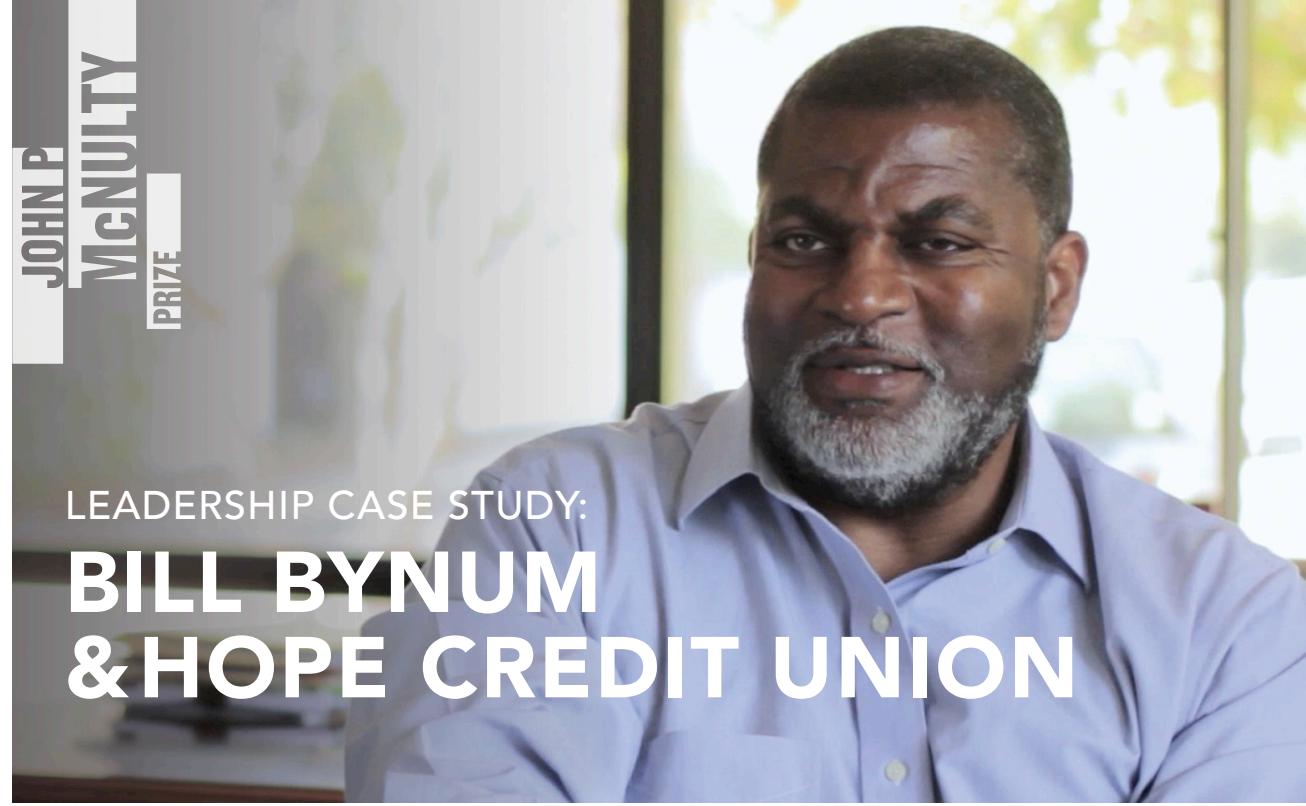
Bill Bynum has revolutionized banking and financial empowerment in the American South.

We hope these stories will provide lessons in leadership, inspiration and courage as you design, operate and sustain your Fellowship venture.

IN WRITING THE CASES, WE ASKED FELLOWS TO REFLECT ON THEIR LEADERSHIP VENTURE AND THE CHALLENGES THEY FACED AT EACH STAGE OF THE JOURNEY:

- Where does motivation and drive come from?
- What problem are you uniquely positioned to address? How can you align your talents, passion and resources?
- How do you navigate the challenges of the start-up phase?
- How can you build buy-in across sectors? What role can the Fellowship play?
- How is “failure” an essential part of any learning journey?
- How do you ensure sustainability while retaining the sense of being positively challenged?

This leadership case series is brought to you by the John P. McNulty Prize, which aims to galvanize efforts to address the foremost social, economic and political challenges of our time by recognizing the best of the exceptional leadership ventures undertaken by the Fellows of the AGLN. www.mcnultyprize.org



LEADERSHIP CASE STUDY: **BILL BYNUM & HOPE CREDIT UNION**

Bill Bynum grew up in a world characterized by mistrust – between white and black, between rich and poor and between the institutional world and those whose customs weren't wanted. Down the road from his family's home in a blue-collar rural town, the Ku Klux Klan had their weekly meetings. Schools were segregated; when his parents, seeking a better education for him, put him in a "white" school, Bill was the only person of color on the bus. Until he managed to connect with the other kids, naturally he was bullied.

As a low-earning, rural-town family of color, Bill's parents were exactly the demographic considered undesirable by banks. Instead, their support came from a credit union run from the vice principal's garage.

It is the credit union that paid for the suit that Bill took to college. So Bill understands at a visceral level the price of mistrust, and what exclusion from the formal financial system means. It means never owning a car in areas where there may be little public transport, which in turn limits the range of work opportunities. It means never owning a home. It means predatory interest rates of up to 400%, and a cycle of poverty from which there is no escape. "Hopelessness is when you don't have the means to support your family, when you don't have financing to support businesses that create jobs, to finance access to basic health care services, when you don't have the ability to get a loan to send your kid to college. You don't have a way out and up the economic ladder," says Bill.

ABOUT BILL

- Committed his life to working for the advancement of economic opportunity for underserved populations. After early work in development finance and economic empowerment, he became **founding CEO of the Enterprise Corporation of the Delta**. In 1995, as his "second job," he and the pastor of his church initiated Hope Credit Union.
- Advised Presidents Clinton, Bush and Obama on community development, small business and financial service matters.
- Became a 1998 Henry Crown Fellow of the Aspen Institute, a member of the Aspen Global Leadership Network and the **2013 winner of the John P. McNulty Prize**.
- CEO of the Hope Group.
- Participant of the **2013 and 2014 Action Forums**.

ACTION PLEDGE:

“I WILL INCREASE FINANCIAL OASES IN UNDER-BANKED COMMUNITIES.”

Bill developed an early passion to pursue a career in economic justice. Though he'd originally hoped to do so as an attorney, he began to believe that economic empowerment was more effective than court redress. In his first job after college – helping employees who were losing their jobs as a result of plant closings to buy the businesses and become owner-employees – he was exposed to the reality of the economic divide: “Sometimes we got laughed out of the office because it was not typical to see low-income people, women, rural residents, people of color aspire to become business owners.”

In 1994, Bill moved to Jackson, Mississippi, as founding CEO of the Enterprise Corporation of the Delta, aimed at helping businesses in the area. His local pastor discovered Bill's interest in and previous work with credit unions: “He decided that that was going to be my ministry.

“Every Sunday morning he'd get up in front of the congregation, stop church and people would go outside and sign up.”

“**THERE WAS A 100-YEAR-OLD WOMAN WHO USED HER BIRTHDAY MONEY TO OPEN HER FIRST ACCOUNT. SHE HAD NEVER FELT WELCOME AT A BANK BEFORE. BUT SHE FELT COMFORTABLE WALKING INTO HOPE AND OPENING HER ACCOUNT.**”

And so Hope was born. “Our charge was to transform the economy of the Delta. We were naïve enough to think that we could do that.” But without professional staff or systems, and with only 700 members, the credit union only limped along until 1998, when Bill became a Henry Crown Fellow, and made Hope his venture.

The thinking available in the Fellowship was transformative, says Bill, and over a few years, Bill dovetailed the strengths and weaknesses of his “day job,” the Enterprise Corporation of the Delta, with those of Hope, ultimately navigating a solution that saw the establishment of a stronger, more sustainable entity: the Hope Enterprise Corporation. “Each of them rescued me from the other,” he laughs.

Hope, now better resourced and professionally managed, expanded across the region and is transforming communities: “Hope in a community is when people

have the ability to support their families, when even kids can go into a financial institution and be respected. Hope is dignity, when people have the ability to control their own destiny.”

The communities responded in ways Bill could not have anticipated: “In December 2005, we opened our branch in New Orleans. We had little children come through the door, many of them in a financial institution for the first time. The community had been generations without a financial institution. They had pawnshops and check cashing, but they'd never had a bank.

“And so here we were, opening not just a financial institution, but a community-owned financial institution. That was so exciting. Nine months later, after Hurricane Katrina hit, it was so gratifying that, while so many people's lives were turned upside down and businesses

ABOUT HOPE CREDIT UNION



- A credit union is a **non-profit collective** whose members can borrow from pooled deposits at interest rates that are typically **lower than what banks offer**.
- Hope Credit Union is a **customer-owned institution** established in Jackson, Mississippi to provide access to financial services for **low-income families**. Its core mission is to **take poor**, rural and minority-majority areas out of the cycle of poverty.
- Hope's scope and ambitions have grown: it now **operates across the Mid-South**, has 31,000 members, and recently opened its 27th branch. In 2015 it made more than **2,000 new loans**, totalling over \$31 million.
- The Hope group comprises Hope Credit Union, Hope Enterprise Corporation and the **new Hope Policy Institute**. In 2012 “Friends of Hope” was established with a **goal of raising \$20m** in support.

were being looted, the community protected Hope. They did what they needed to do to make sure we were sound. Bill says, "As a result, we were in a position to open doors soon after Katrina and provide people with tools they needed to start to rebuild their lives, with loans to put a roof over their heads, to get temporary lodging and a safe place to think about how they could get their lives moving back in the right direction.

"It is that kind of a relationship with a community that sets Hope apart."

// THE MID-SOUTH IS THE EPICENTER OF THE CIVIL RIGHTS MOVEMENT. MARTIN LUTHER KING JR., MEDGER EVERS, EMMETT TILL – THEY DIED SO THAT THE WORK WE'RE DOING AT HOPE COULD HAPPEN, SO THAT ECONOMIC JUSTICE COULD BE AVAILABLE TO ALL. //

Crisis, it turned out, is good for business. "With Katrina we more than doubled our member size and books. But it helped us to help a lot of people. The 2008 mortgage crisis was equally stressful. Banks accelerated the closure of branches, replaced by predatory lenders. We used the infrastructure we built for Katrina to help us grow through this."

America is responding warmly to the ethical banking alternative. "While 75-80% of our members are from lower-

income communities, 75% of our deposits now come from middle- to upper-income people and businesses. Initially, the banks took no notice. Now, regional banks see Hope as competition, but some larger banks see the synergies, and have invested in Hope."

Still, Bill believes that the work of Hope is nowhere near done. "Every member, every account, every home, every business you get out of the debt trap, is good" says Bill, "but I know that there are many things we're not touching."

In the beginning, Bill knew every member, and every loan. With the maturing of the organization, that's not possible, and Bill's role is changing. He hasn't found the transition easy, as he finds real pleasure in connection, in going out into the communities, talking to people, and getting to hear their stories. "But the advice from Henry Crown Fellows – and they were right – is that my work is now to take our thinking and the experience of our members to policymakers, and see how they can change the way they approach areas like the Delta. Ultimately, working on policy will mean the indirect impact will be much greater."

It's a logical next step for a leader who has, effectively, worked for civil rights his whole life. "The mid-south is the epicenter of the civil rights movement," he says. "Martin Luther King Jr., Medger Evers, Emmett Till – they died so that the work we're doing at Hope could happen, so that economic justice could be available to all."

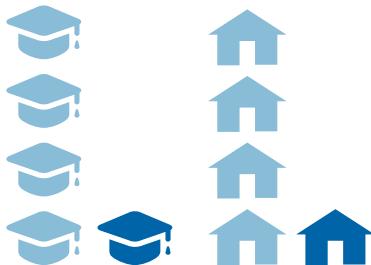
"When Hope succeeds," he says, "America succeeds."



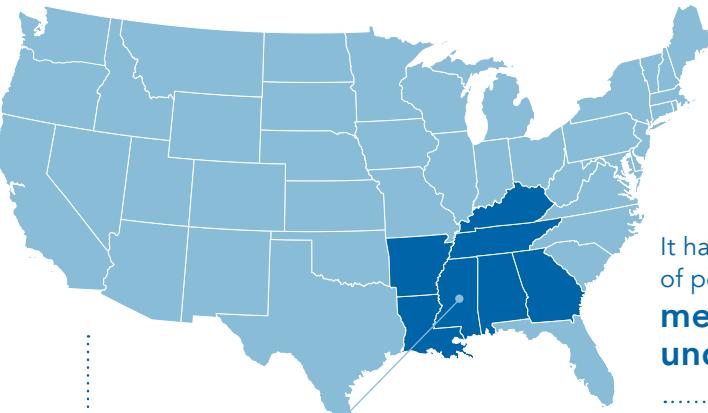
ABOUT THE MID-SOUTH

"Bank deserts" are created when banks bypass poor and rural areas, or close uneconomic branches in these areas. Predatory lenders step in, and **whole communities become trapped in debt**. Growth is impossible. "**The level of distress in the Mid-South is like nowhere else.** This has been the case for generations," says Bill.

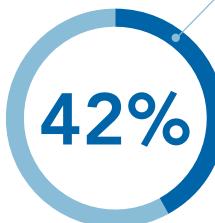
Eleven of the 25 poorest counties in the United States are in the **Mid-South**.



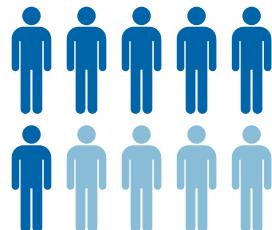
Levels of educational attainment and housing quality are lower than anywhere else in the United States.



It has the highest levels of people who are **medically underserved**.



Just under **42% of people in Mississippi** are unbanked. In the **African-American population**, this figure rises to **60%**.



IN HIS OWN WORDS WHAT BILL HAS LEARNED:

Passion and determination are key to success.

"The awareness of great need is what keeps me going. Also, I don't like to lose. When there's a puzzle, I persist. I push through walls." Bill laughs that he still hasn't found work-life balance.

You can't do it alone.

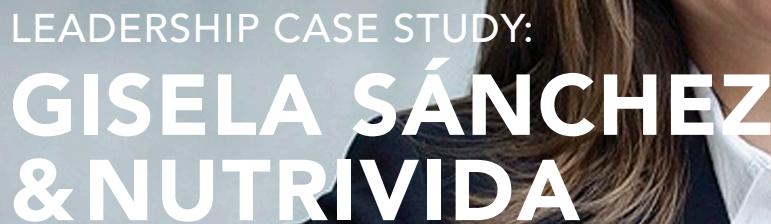
"I have been supported and surrounded by people who are talented, and who share the passion; who kick me when I need it and inspire me. Be open to advice, and adapt."

Make full use of the Fellowship opportunity.

"The light that the McNulty Prize and the Aspen Institute shone on our work opened critical doors for us, and told our story to a far wider audience."

There is more that unites us than divides us.

"I have always lived in diverse communities, and can translate between the 'haves' and 'have nots'. Hope gains wide support because we identify common interests. I am a connector."



LEADERSHIP CASE STUDY:
**GISELA SÁNCHEZ
& NUTRIVIDA**

There was a long line snaking towards the table where Gisela Sánchez and her team were distributing Nutrividia products at a neighborhood promotional event. The people were poor, and the food was welcome. But what really made Gisela smile was the behavior of the children. "The kids kept cheating. Every time they got to the front, they went back and joined the line again because they found the food so delicious!"

This was a vindication of one of the principles that drives Gisela: if the end-user is treated with respect in all your research and all your thinking, your work is going to hit the spot.

Gisela is no stranger to poor communities: she grew up with poverty and she knows its priorities: "The most important thing is to have food on your table," she says. But beyond the need to fill the bellies of the family, is the battle for

adequate nutrition. She tells the story of her own mother being proud of having fed her baby with condensed milk diluted with water, because it tasted so good. Here, a caring mother with the best of intentions but a lack of basic nutritional knowledge, lovingly filling her baby's tummy with what is effectively sugar water.

When Gisela started thinking about her Fellowship venture, she knew almost immediately what she wanted to do: "I thought about what I deeply care about. It is children, and giving them a good start. The best thing I can do with my life, in addition to looking after my own children, is to also look after other children." It was an area in which Gisela was well-placed to make an impact. As an executive with Fifco, a food company known for its sustainability practices and high credibility, Gisela had excellent networks to draw on for intelligence, insight and practical support; and as a

ABOUT GISELA

- Industrial engineer and a **graduate of the Kellogg Graduate School of Management** at Northwestern University.
- Mother of two boys.
- Became a Fellow of the Central America Leadership Initiative (CALI, Class 7: G-7), and a member of the Aspen Global Leadership Network, among other honors.
- Participant of the **2013 and 2015 Action Forums.**
- A **2015 McNulty Prize Laureate.**

ACTION PLEDGE:

“I WILL REDUCE MALNUTRITION IN CENTRAL AMERICA THROUGH THE CREATION OF NUTRIVIDA, A LINE OF INEXPENSIVE, HIGH-NUTRITION FOOD AND BEVERAGE PRODUCTS.”

trained engineer, she has a strong foundation in manufacturing.

It took Gisela about two years to go from the idea for her venture to action. Those years were intense. Gisela had already thought about nutritionally fortifying food products when she came across Professor Muhammed Yunus' work along similar lines – micronutrient-fortified yogurt – in Bangladesh: “I looked at what he did right and what he could do better with his social businesses and learned from both.” Her research took in endless hours of background reading and benchmarking. She determined that what very poor people supplement their staple rice-and-beans diet with when possible, is dehydrated soup, and cool drink mixes. That refined her thinking in product line terms. There were hours of meetings and collaborative work with other NGOs, government health officials, food manufacturers, marketers and nutritionists. There were failed prototypes and resource challenges and closed doors. And then there was the slow climb of refinement of the successful prototypes, for quality, taste, and nutrition.

“I HAVE THE KNOW-HOW, THE CONTEXT, THE NETWORK AND THE STRATEGIC ALLIES TO HELP NUTRIVIDA SUCCEED.”

In 2013, through sheer determination, hard work and smart footwork, Nutriveda was founded as a joint venture between Fifco and Professor Yunus, with seed capital from Fifco and Gisela herself. In the first month, a disappointing 2,000 units were sold. But with persistence, sales grew exponentially. Today, monthly sales are 350,000 units, and Gisela is able to talk confidently about her expansion plans to other territories in the region.

Nutriveda is a case study in the kind of systems thinking that social entrepreneurship demands. The distribution network of community saleswomen, for instance, is designed to deliver social benefits beyond affordable enhanced-nutrition foods. Along with the products, this now 520-women-strong workforce raises educational levels in their communities by dispensing nutritional information to their customers; and along with the independence that their new income delivers, the women of this sales team, most of whom have severely limited options, gain the unquantifiable value of self-esteem.

Moving from the start-up phase through the mid-project phase to the maturity Nutriveda now exhibits had its own

set of leadership challenges. “There are many skills I need now that I don't have; I have to rely on others,” Gisela says. Always collaborative, Gisela has entrenched a network around Nutriveda of more than 35 NGOs, government institutions and companies; and she has involved many Central American Fellows: “A lot of other people have joined me – not giving money, but giving their skills pro bono.”

She has now also appointed a general manager.

How is that working for her?

“I find it difficult to let go!” she laughs. “I said to my GM: ‘I'm giving you Nutriveda as a stepmother.’ It's super-difficult to detach: I can't. I can't! It's not a project, it's my life.”

ABOUT NUTRIVIDA

Nutriveda is a social business in Costa Rica. Its stated mission is the eradication of under-nutrition and the significant reduction of malnutrition in Central America and Haiti.



Nutriveda produces a line of **micro-nutrient-fortified** products approved and endorsed by the Ministry of Health. This includes cereals, fortified soups, powdered fruit-flavored drinks, a complete “nutripack” meal and a fortified spicy mix that can be used to enhance the flavour and nutritional value of any meal.



These products are sold at **close to cost price** via a network of community saleswomen, convenience stores serving very poor areas, and the main supermarket chain (Walmart's PALI stores) in Central America targeting people below the poverty line.



Nutriveda aims ultimately to be a **zero solid waste**, water-neutral and carbon-positive manufacturer. Currently, it has a **recycling mechanism** in which empty Nutriveda packaging can be exchanged for more food.

But the realities of Nutrividia's success and pending expansion mean she is preparing to let go more. "I think I can. I can be more of a sounding board," she muses. Gisela also lives the philosophy that good leaders are those who surround themselves with people who know more than they do; she has great confidence in her team.

Gisela defined leadership in just these terms: "Leadership is dream high, as high as you can imagine," she said. "Work hard... and try to invite and energize as many people as possible. It will be nice to do it yourself, but much better if you can enlighten other people to join you and create a greater impact."

There are, of course, some things Gisela would do differently, if she knew at the beginning what she knows now: "In the beginning, I misunderstood the competition – I thought people would be supportive of a social business. But Nutrividia was designed to be appealing on the supermarket shelves, and so other manufacturers were intensely competitive, to the extent that they undermined us by removing product from shelves. "Also, we didn't have budget for a marketing campaign, and that cost us a lot."

Equally, there are things that have gone right, of course. For instance, other manufacturers have bought into the idea of fortified products, exponentially increasing the impact of Gisela's work.

And Gisela has a good relationship with her learning curve: "I've been learning what I don't know, and finding out how to plug these gaps." Also, that most fundamental of networks – her own children – has been brought along on the journey, and is supportive of the time she needs to take away from them. Their understanding of the greater good is an inspiration in itself to Gisela.

She knows that her mission – to eradicate under-nutrition and significantly reduce malnutrition in the region – is bold. But in the face of hunger, she sees it as the only ethical path. "Not one child should suffer," she insists. As long as infants and children are hungry, or are deprived of the nutrition necessary to give them a fair start in life, Gisela and Nutrividia have urgent work to do.

HUNGER FACTS

800
MILLION

Approximately
800 million people
currently suffer
from **malnutrition**.



Nearly half of all deaths in children
under the age of five are related to malnutrition
or under-nutrition (i.e. the lack of critical dietary
micronutrients).

The effects of malnutrition – especially in the "thousand-day window"

between the beginning of pregnancy and the child's second birthday – are irreversible.



They include **decreased cognitive ability**, increased susceptibility to **disease** and **lower physical capacity**.

1.8
MILLION

IN COSTA RICA
22%
of the population
lives below the
poverty line.

A third of all Central American children
suffer from **chronic malnutrition**, around **1.8 million** children under the age of 5.

IN HER OWN WORDS

WHAT GISELA HAS LEARNED:

Your Fellowship venture needs to be your passion.

"Sometimes, Fellows struggle with finding their passion. They get distracted because they want others to care about their project."

You need to be resilient, and that resilience comes from a sense of purpose.

"It was more difficult than I could have known. But when big disappointments came, something else would go right, or some more inspiration would come. It is the inspiration that comes out of the project that keeps you going."

Build on what you know.

"I am in a very special position. I'm an engineer, so I know a little about manufacturing; and my day job is in the food industry, so I have the know-how, the context, the network, the strategic allies to help Nutrividia. So it's a sweet spot."

The right support is invaluable.

"I followed [Nobel Peace Prize winner] Professor Muhammad Yunus around, and was always presenting myself at events where he was." Eventually, he agreed to join her in the venture. Having Professor Yunus, founder of the Grameen Bank and pioneer of the concepts of microcredit and social business, in the team and on stage at the launch remains one of the highlights of Gisela's journey.

The other big name in the team is Fifco, Gisela's employer and an established food business, whose credibility she was able to leverage in soliciting audiences with key players such as government.

Stay humble.

"Things will go wrong. You need people to support you. Join networks." And, of course, it's the little things that bring huge joy: "The first time I saw Nutrividia products on the shelf at a little mom-and-pop store, the first time I saw it as a reality, I was so excited. I sent pictures to my friends and family!"



LEADERSHIP CASE STUDY:

RÉJANE WOODROFFE & BULUNGULA INCUBATOR

For three years, Réjane Woodroffe lived a life of extreme opposites.

On a weekly basis, she undertook the 12-hour commute between Cape Town and an isolated community on South Africa's southeast coast. The worlds could not have been further apart. In Cape Town, there was a modern apartment, a car, and a job in high-end finance. In her mud-brick home in the village, there was no running water, electricity or roads. Her neighbors and later her colleagues were largely illiterate.

Réjane's growing understanding of the meaning of the contrast is ultimately what led to her full-time commitment to the work she now does: "My everyday life in the village is the same as my neighbor's, but I'm not poor. She is. Poverty is not about the absence of material possessions.

It's about not having resources, not understanding the immune system, not knowing your rights. Poverty is about people not knowing or owning their choices."

Yet in this same poverty-ridden community, Réjane experienced a quality of social harmony that city living appears to have lost.

Activism is in Réjane's blood – she is driven by a deep need to make a difference in the world. She attributes that in part to growing up during the apartheid era in South Africa, where she had felt its ugly effects at many levels. For instance, classified as 'colored' or mixed-race, Réjane's family was forcibly moved from their home near Cape Town's center, on the slopes of Table Mountain, which the government of the day had arbitrarily zoned for white people to live in, to the distant Cape Flats, an area of broken families,

ABOUT RÉJANE

Former economist and asset manager for a **global wealth management firm**.

Co-founder and Director of the Bulungula Incubator. She **lives in the community** she serves, along with her husband, Dave, who is intimately involved in the project.

Became a Fellow of the Africa Leadership Initiative – South Africa (Class 7: Dinatla) and a member of the Aspen Global Leadership Network.

Participant of the **2013 and 2016 Action Forums**.

The winner of the 2014 John P. McNulty Prize.

ACTION PLEDGE:

“I WILL SCALE UP MY WORK WITH BULUNGULA INCUBATOR IN THE EASTERN CAPE OF SOUTH AFRICA TO A NATIONAL LEVEL.”

hopelessness and drug-fueled gang violence. Notwithstanding the opportunities her career presented, she was never able really to leave activism behind.

When she met her husband, Dave Martin, Réjane was looking for the work her heart wanted, and he was committed to doing development work in a remote area. The Bulungula Lodge – a tourist business largely run by the villagers, and now a source of income for the Bulungula Incubator (BI) – was largely his project. Dave introduced Réjane to the area and the community which they now both call home.

As she became embedded in the community, Réjane’s sensible plan to build up a nest egg, and to defer a full-time commitment until she was better prepared, were overtaken by a sense of urgency: “In the first two years we knew eight babies that died of diarrhea. We couldn’t wait. We had to start something.”

That “something,” she and Dave initially thought, would be the rebuilding of the tumbled-down school. But in order to enjoy the benefit of it, the children – riddled with parasites and malnourished – would need to be on a better footing. Which meant health resources and parent education. It soon became clear that only a holistic intervention would be most effective. And so Bulungula Incubator was born.

“POVERTY IS NOT ABOUT THE ABSENCE OF MATERIAL POSSESSIONS. IT’S ABOUT NOT HAVING RESOURCES, NOT KNOWING OR OWNING YOUR CHOICES.”

Many ventures fail because they don’t understand the extent of the challenges. For Réjane, the research phase, therefore, was all about understanding the territory. Was there someone else doing work similar to what she had in mind? What could she learn? What could and should she align herself to? What were the strengths of the community? What traditional development assumptions needed to be challenged?

She began to truly appreciate the power of the Fellowship. “I had no idea how powerful and resourced the Fellowship is.

“For me, that is the research process: having every coffee, every conversation. The 80:20 principle applies – you’ll get 80% of the help from 20% of the people – but you have to speak to all 100%.”

The BI is established now, and the success measures are proliferating. Sustainability is at the heart of all her endeavours, so Réjane’s leadership goal continues to be “to work myself out of a job.”

On the ground, this means a radical combination of respect for all aspects of humanity, and a conviction that competencies – while often hidden – can be nurtured into evidence. Every contribution is equally honored and valued: “When we do our work, it’s important to preserve the positive aspects of this strong, cohesive, harmonious community, and the cultural traditions that make it such a wonderful place.

“We do that by working at depth through the community leadership structures,” Rejane says. “It takes longer to

ABOUT BULUNGULA INCUBATOR



The Bulungula Incubator (BI) is a non-profit organization which “incubates” development in four communities.

The BI seeks to address in an integrated and systemic way the challenges of rural poverty through infrastructure, health, education and entrepreneurship. At the same time, the BI promotes and **preserves positive traditional values and structures**. It thus acts as a catalyst, partnering with the community, the public sector and civil society to find sustainable solutions and synergies. The BI’s **focus areas are education, health and nutrition, sustainable livelihoods** (micro-enterprise and agribusiness) and basic services (water and electricity). The venture is funded by corporations, foundations, government and individuals.

Read more: www.bulungula.org

make progress if you are taking the whole community with you. But that's what the work is. The community must have ownership in order to want to protect what you're building." It is central to Réjane's view of the world that leadership and successful collaboration go hand in hand – she credits her husband, her team and the community with the multiple successes of the BI's work, such as a graduation ceremony for the pre-primary schoolers organised and paid for by a community which previously had no reason to place any apparent value on education.

There are many operational challenges. For instance, when the pre-primary school was ready, the government agreed to fund certain ongoing operating costs but required expenses to be paid by check. Not one person from the village had ever seen a check. But banking is a must, and in line with Réjane's philosophy of management, those responsible for the school – some of whom were themselves illiterate – would need to open the account and manage it. Therein lies an entire learning journey.

And there are many areas in which answers are not clear. "It's all very well to talk about the rights of children,"

HISTORICAL CONTEXT



- **APARTHEID:** (literally meaning "apart-hood") A system of racial segregation in South Africa enforced by white minority rule from 1948 to 1994.
- **GROUP AREAS ACT:** Law assigning racial groups to different locations.
- **HOMELAND:** A territory set aside for a designated ethnic group as part of the policy of apartheid for the purpose of creating ethnically homogeneous "autonomous" nation states.
- **TRANSKEI:** One of South Africa's four major 'homelands.' Not internationally recognised, but declared to be an independent state by South Africa; little or no resources allocated to infrastructure and development.

says Réjane. "But what do you say when the elders then ask who is going to look after them in their old age?" In traditional communities, children seldom travel far or stay away long, and it is assumed that they will care for their parents as they age. Intervening in the system – helping to equip children for success in a modern world, for instance – has consequences that need to be part of the discussion.

Réjane describes Bulungula Incubator's work as "the most challenging thing I've ever done in my life. There are so many variables, there are so many things I don't understand about this culture, about this work, about this place, about people, about what motivates people."

When asked about her measures of success, Réjane could point to any number of statistics, like the fact that every household in the four villages covered by BI now has access to running water. Instead, she talks about one small girl, the daughter of an alcoholic father and a mentally disabled mother. Psychometric tests showed that the little girl was exceptionally bright, so the Bulungula Incubator got her into a scholarship program from Grade 1 at a school in the nearest town, Umtata. Now in Grade 5, the little girl is excelling in math, English and sports.

"When I see how quickly a life can change and how the life of her whole family can change, I wouldn't need anything else to feel satisfied about my work," says Réjane.

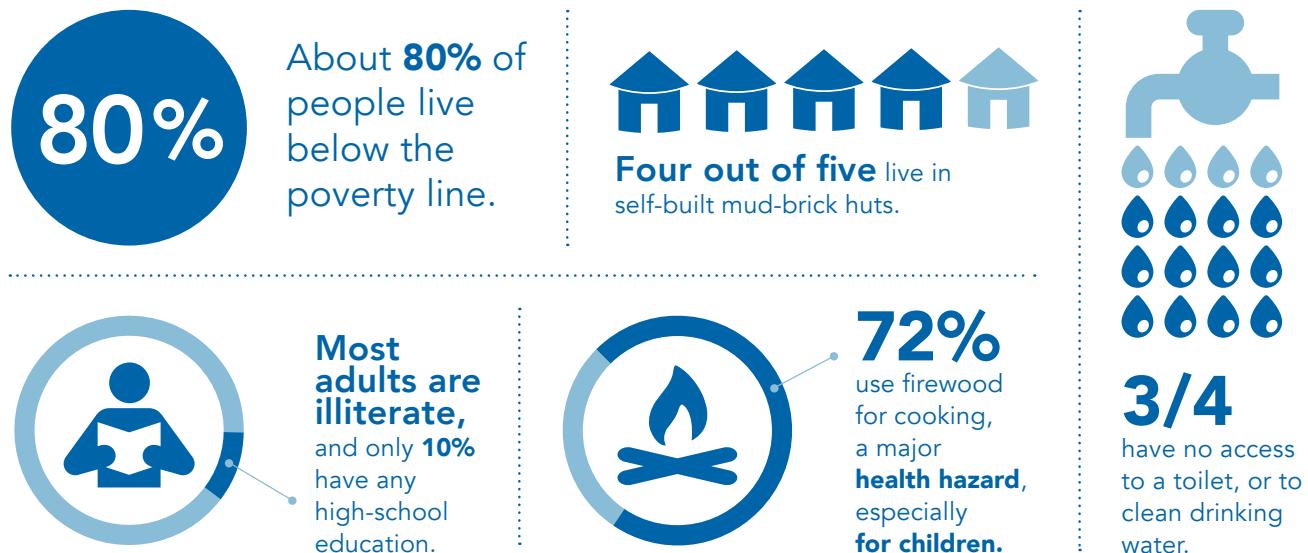
In these later stages of her venture, Réjane and her team are engaging more with how their work can be systematized and, leveraged – the intention, after all, is to enable government processes that others can then build on. It's a reflective time: "There's a lot of noise in terms of the emotional weight when you're doing development work; and each of us has our own baggage and context. I have had to learn to take time out and just sit with the challenges; to clear my soul to see things clearly."

"You have to see the long term in the face of the immediate need," says Réjane. "There are not enough years in my life to see this work done."



THE CONTEXT OF POVERTY

The Transkei, where Bulungula Incubator operates, is beautiful, but **desperately poor**. When the Incubator was established, there were **no government services or functional schools**. There was **no access to healthcare, running water or electricity**. The best employment option took migrant labor to deep gold and platinum mines more than 1,000km (620 miles) away, meaning the community was bereft of most of its able-bodied men for most of every year, and primary breadwinners were at constant risk of **income-depriving injury**. These statistics tell the story:



IN HER OWN WORDS WHAT RÉJANE HAS LEARNED:

Take it slowly.

"Fellows often feel pressured to 'do something' with quickly-realized results; but without a deep personal desire to make a difference, it is hard to keep up the momentum of work required. If you find something you want to do, get to know the landscape. Talk to as many people as possible. Start small. Don't think about scale: just try and achieve that thing that you set out to do. Believe in your contribution. The momentum will come from that."

Give yourself a break.

"Every 5th year we take a year out. It's important for the organization, as it must operate without us. It's important for sustainability, as it means

we must have systems in place that make full absence possible. And it's important for giving us headspace and recovery time."

Ask for help.

"In the early stages, hire someone to manage the administration required to establish the enterprise. As you proceed, don't stop seeking help. You're asking on others' behalf, and people open doors."

Be prepared to put your own money in.

"It's hard to find investors when there's nothing yet to show, and no immediate publicity."