

**NAMES: Damon Luloff
and Arti Pandey**
**SCHOOLS: SED'07
and SED'03,'07**
**THE DIFFERENCE:
An education for
poor children in
South Asia**



PHOTO BY KATHLEEN DOOHER

The world is shrinking, as everyone knows, and the tragedies and injustices in off-limits neighborhoods and distant countries are not nearly as easy to gloss over, morally, as they once were. The six Boston University alumni on these pages have chosen work that brings them into contact with the neediest people in our global society. Yet they do not consider themselves extraordinary. They are responding to an urge to engage that feels both necessary and obvious. As one says simply, “There isn’t a choice.”

Teaching Where There Is So Much to Learn

Arti Pandey remembers the moment she felt sure her work was making an impact. She was in the Indian state of Uttar Pradesh, at a school established by Barakat, the Cambridge, Massachusetts-based educational nonprofit she helps run. It was parent-teacher conference day, and for families in the poor community the school serves, it can be a luxury to send even one child to school instead of to work. Pandey wondered how many of the parents, themselves often illiterate, would show up. She was shocked when nearly every parent did.

The school serves a population of Hindus and Muslims, and women of both communities descended on the school with “their broods,” she recalls — younger children, members of their extended families. A woman in full burka arrived, and after seeing there were no men at the school, removed the garment and began questioning the teachers in the universal language of motherhood. “Is this boy behaving? Don’t hesitate — if he isn’t doing his work, scold him! Every day I tell him, do your homework, but he doesn’t listen to me!”

Pandey (SED’03,’07) says the scene reinforced something she had observed elsewhere in South Asia: no matter the poverty, no matter the marginalization of a given population, “there is always such an intense demand for education.”

Pandey is program director for Barakat, a lean, vigorous organization that funds three schools in Pakistan, two in Afghanistan, and two in India, as well as other educational, health, and well-being programs in the region. From a small storefront near Central Square, Pandey and

executive director Damon Luloff (SED’07) run — in fact, make up in its entirety — Barakat’s U.S. headquarters. They manage an international staff of 120, recruiting local people who know the South Asian communities they serve and who identify needs and work toward solutions that are both feasible and respectful of customs and attitudes. In that way, they’ve been able to quietly launch programs that would otherwise be controversial: education for girls and women; schools for members of ethnic or social groups traditionally denied opportunities, such as the lowest castes in India; education for forgotten populations of Afghan refugees in Pakistan; health programs in schools.

Pandey and Luloff both did their graduate work at the International Educational Development Program at the School of Education, and Barakat runs on a principle they absorbed there. As Luloff says, “Any place where there needs to be some kind of change, people need to create that change. So education doesn’t just happen in schools. Any place can be a place where learning happens.”

That’s particularly apt when it comes to women’s education. One of Barakat’s successful enterprises is a series of literacy programs in a northern province of Afghanistan, home to populations of ethnic Turkmen and Uzbeks. In conservative communities, many families don’t allow their daughters to attend school, because girls and women are not supposed to be seen by men outside of their families. Barakat’s programs offer an acceptable alternative: they are conducted in the homes of neighboring women and taught by local women who have achieved some level of education themselves. The students are girls and women “of all ages,” says Pandey. “Most are totally illiterate and coming to school for the first time.

the good life

SIX ALUMS MAKING A WORLD OF DIFFERENCE



There is no other way out for these women.”

Barakat, launched in the mid 1990s, is now at a turning point; its founding sponsor is pulling back its support and giving Barakat a couple of years to find the means to stand on its own feet. Luloff and Pandey are preparing for the transition by building a database of donors and starting to raise money on their own. They're nervous, but confident. "Unlike other young nonprofits looking for support, we have a lot to show for the work we've done," Luloff says. "We can point to a fourteen-year track record."

Besides, says Pandey, there isn't any other option. She's seen the immense need in these regions and the empowering effects of simple literacy. "Now that I've met these women and gotten to know them, we have to keep going," she says. "There isn't a choice." **BARI WALSH**

Hope for Homeowners

Behind her friendly, casual manner, Carolina Trujillo is tenacious. As an undergraduate in her native Venezuela, she turned a job processing adoption paperwork at a government orphanage into a door-to-door crusade to raise money to improve the facility's abject conditions. And now, on the front lines of the mort-

gage crisis, she's working to save hundreds of Boston-area residents from losing their homes by cajoling lenders, hitting up real estate pals, and tapping her alma mater for help.

Trujillo (LAW'01) is director of home counseling at the Neighborhood of Affordable Housing (NOAH), a nonprofit community development organization that serves low- and moderate-income families in greater Boston. She was working part-time as a mortgage counselor for new home-buyers last year when calls began flooding in — many of them from Hispanic immigrants — about mortgage payments that had doubled and tripled as property values plummeted.

Trujillo, who specialized in banking and financial law at BU, did what comes naturally to her: she took action, creating a foreclosure prevention unit. "We had so many people coming in," she recalls. "And NOAH didn't have funds to hire anybody." She called her old connections at the School of Law's Morin Center for Banking and Financial Law, and a handful of eager interns signed up. Then she cobbled together funding for part-time help and enlisted the volunteer services of local real estate agents and lawyers for weekly counseling clinics. Trujillo logs seventy-plus hours a week, showing desperate homeowners where to cut expenses, negotiating their cases with lenders, running home-buyer classes, and hitting networking events to forge alliances with other housing organizations. Quality time with her architect husband and two-year-old son is eked out in the mornings before work.

Many of Trujillo's clients are recent arrivals to America, with poor English skills. As a Hispanic immigrant herself, she knows they come from countries where homeownership is the province of the elite. Many had managed to buy homes here with loans that required no money down or no income verification, opening the door to the dream. Some became victims of predatory lenders, she says, and some didn't understand what they were signing; others fudged a few numbers, figuring they could clock more hours at work or supplement with savings and then refinance. But as the economy slumped, the extra shifts and their bank accounts shriveled, and when their interest rates reset, they had no way to absorb the blow.

"It's really bad," she says. "Since we started getting calls in September, we've had more than 230 cases. Only ten have been resolved so far."

Trujillo's weekly foreclosure clinics are held in a small conference room at NOAH's offices in East Boston. Some homeowners bring their children, who roll under the tables or play with the large-buttoned calculators while their parents fill out monthly budgets and income worksheets. Before joining them, Trujillo hosts her weekly radio show from her office, dispensing real estate advice to the Spanish-speaking community. When she

NAME: Carolina Trujillo

SCHOOL: LAW'01

THE DIFFERENCE:

Families keep

their homes

appears, a slight woman with long brown hair falling over her shoulders, some don't notice her until she clears her throat and firmly tells everyone they must fill out *all* the paperwork before they can see a counselor.

Samuel Chicas, a forklift operator from Fall River, Massachusetts, is one of the lucky ones who went through the clinic. He had run out of options when his rate-adjusted mortgage payment ballooned to over \$4,000 a month. Trujillo helped him secure a lower interest rate on two loans he had taken, and "I kept the house, thank God," he says.

Trujillo says it's all about perseverance. "You might call the lender and they'll say, 'We can't do anything.' Then you call again and someone else picks up the phone and they can do it."

She says she tackles each case as if she were out to save her own home. She can't quite put her finger on where the urge to help comes from and doesn't spend much time trying. It's just natural, she says. Suggest that it's about helping the little guy, though, and she bristles.

"It bothers me that people think my customers are the little guy," she says. "They're people just like you and me — just guys, without the little." **CALEB DANILOFF**

Little Loans, Big Help

Ending extreme poverty sounds like a slogan, a noble goal too big to achieve. But take that goal and individualize it, as Gary Ford has done, and it becomes a surprisingly small-scale proposition. It happens when a woman in Guatemala sets up a tortilla stand. When an Indonesian mother of five begins to sell crafts on the street in front of her hut, and her

husband starts a pedicab business. Or when a woman in Nicaragua buys the supplies she needs to make and sell herbal remedies.

Each of these people was lifted out of hunger and deprivation by loans worth less than the cost of a dinner date, loans made by the nonprofit MicroCredit Enterprises (MCE), where Ford (LAW'77) is pro bono general counsel. By establishing an innovative guarantor-based lending model and working through carefully vetted local organizations to find individuals, often women, with little chance of obtaining credit elsewhere, MCE is successfully reaching some of the poorest families in the world.

"The stark fact is that there are two worlds today," Ford says. "Half of the world lives on \$2 or less per day; 15 percent of the world lives on \$1 or less a day. In round numbers, that's about a billion people who are always hungry. That's a reality that I think we who live in the other world find difficult to comprehend."

Ford is a partner in the Washington, D.C.-based Groom Law Group, the largest employee benefits practice in the country. He became interested in workers' benefits in Professor of Law Tamar Frankel's classroom at BU, when ERISA, the Employee Retirement Income Security Act, had just taken effect. He did a stint as ERISA counsel to the Senate Committee on Labor and Human Resources before joining Groom in 1981 and later took a hiatus to work as the head lawyer for the federal Pension Benefit Guaranty Corporation, arguing a case in front of the U.S. Supreme Court. "And when my savings were depleted, I went back to private practice," he says with a laugh.

Ford had spent most of the year before law school traveling in Africa, and the images he carried in his memory fueled a long-standing interest in international poverty. MCE, founded in 2005 and almost entirely volunteer-driven, intersected with those interests "at a point in my career where I was able to look up a little bit," he says.

As general counsel, he works closely with guarantors, individuals and foundations that pledge at least \$1 million each as collateral to secure credit from banks and other lending institutions. There are forty guarantors today, up from about a half dozen in 2006. For each \$1 million in backing they provide, MCE can generate up to 5,000 loans to farmers, craftspeople, weavers, and other entrepreneurs in countries around the world, from Armenia to Bolivia to Tajikistan.

The organization has made about \$12.5 million in loans thus far, to nineteen microfinance institutions in thirteen countries. Those institutions in turn have made loans to about 230,000 poor people. Many of the loans are less than \$100; some are \$25. No microfinance institution has yet defaulted on an MCE loan, a fact that Ford is proud of, but not surprised by, since MCE does vigorous due diligence, and

NAME: Gary Ford

SCHOOL: LAW'77

THE DIFFERENCE:

**Poor women
start businesses,
lifting them
out of poverty**



PHOTO BY KEITH BARRACLOUGH

since poor women entrepreneurs, who make up the bulk of MCE's end borrowers, repay their loans 97 percent of the time.

For Ford, the work has satisfied a need he'd been aware of for most of his adult life. "I didn't set out to just make money," he says. "I've had a very rewarding career in private practice, but in a sense, this is something that has been there all along. I've wanted to do something to help. So this has been fulfilling personally — but the caveat is that it's not about me; it's about people who are putting their children to sleep tonight hungry." **BW**

Brother, Life Coach, Friend

On a spring morning at a Boston high school, Wyatt Posig, a caseworker in the Massachusetts Department of Youth Services, has some good news for Chris, an affable seventeen-year-old with a sleepy smile and an armed robbery conviction. Posig thinks he may have found Chris an office job for the summer.

There's only one problem — the internship calls for business attire. Posig has been trying to get clothing vouchers for Chris, whose wardrobe runs to the type of oversized checked shirts and baggy pants he's wearing today. "I might have some ties for you," Posig says. Chris shrugs indifferently at the dilemma. *(Some names and details have been changed.)*

It wasn't too long ago that Posig (CAS'07) was an intern himself. Now, just a year out of college, he is one of a handful of caseworkers assigned to a pilot program designed to give Boston's juvenile offenders some much-needed support as they leave detention centers and reenter their communities. In search of a better way to cut recidivism, the state introduced

the program last year, tweaking a model developed by the National Center on Addiction and Substance Abuse at Columbia University. Each of Boston's neighborhood community centers now has a dedicated caseworker to act as a consistent presence in these troubled kids' lives: an amalgam of older brother, life coach, negotiator, and friend. For Dorchester's teens, that person is Posig.

He started prepping for the role years ago, studying sociology at BU and coordinating the Big Siblings program. He worked summer internships at the Department for Children and Families in his hometown of Burlington, Vermont. "I've always known I wanted to work with young people in this situation," Posig says. "I really thrive on being able to help them out. And for whatever reason, I've been able to connect with kids really easily my entire life."

It helps that he could almost pass for a teenager. Tall and lanky, with a smattering of freckles and a dark red beard, he sticks to a uniform of T-shirts and jeans. He spends most of his day checking up on his clients, taking them to dental appointments, or letting the kids vent to him in his office. For the ten boys in his caseload, none of whom have fathers living at home, Posig is a role model, but not in the traditional sense.

"The other caseworkers are the parent figures," he says. "I'm more of a brother. The difficult part is that you want to be the kids' friend, but you also want to get that respect" — a hard thing to earn as the youngest guy in the office. But Posig brings a youthful energy to the Dorchester Community Re-entry Center: he leads the daily staff meeting, chats up his coworkers, and — perhaps a first for world-weary social workers — does it all without caffeine. (He's never had a cup of coffee, he says.)

"I turned twenty-three yesterday," Posig says. "But none of the kids knows that."

Curtis, one of the center's charges, just celebrated a birthday as well. There were no parties, as Posig and coworker Sheila Cooper learn when they visit him that afternoon at Casa Isla, a lockup in Quincy for twenty boys ages eleven to seventeen.

Curtis arrives in the visitors' room, and Cooper and Posig quickly assume their roles: Cooper, the tough-love veteran caseworker, and Posig, the tentative, encouraging upstart. "It's good to see you," Posig says. "It's not good to see you locked up, but it's good to see you."

Cooper starts to grill him: why did he call them down for a meeting?

"I miss y'all," Curtis finally confesses. Just seven days away from his release, the fifteen-year-old is tense. "Don't tell the other kids you're waiting to get out," Posig advises, "or they'll test you." He later explains that it's not uncommon for an offender to slip up near the end of a sentence or to be sent back for a new crime just

NAME: Wyatt Posig

SCHOOL: CAS'07

THE DIFFERENCE:

Troubled kids

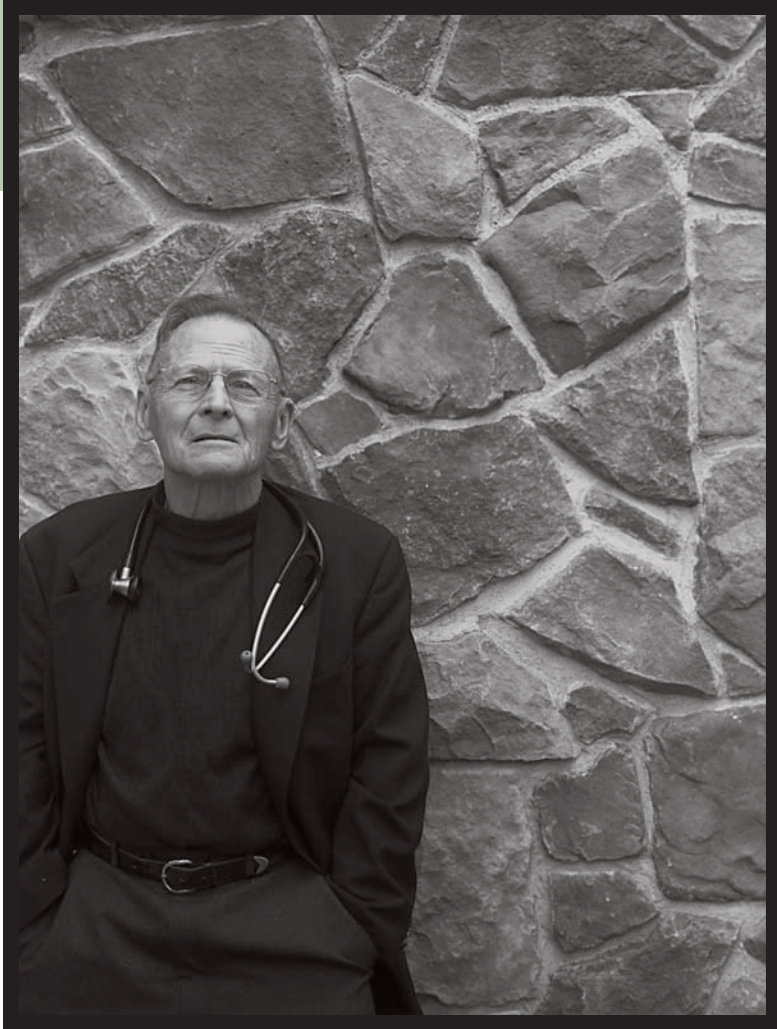
turn their

lives around



PHOTO BY KATHLEEN DOOHER

PHOTO BY KATHLEEN DOOHER



weeks after being let out. When Curtis is released, Posig's task will be to help him navigate the everyday challenges of school, family, and work that can make life on the inside seem relatively easy — even desirable.

Still, Posig is optimistic about Curtis's chances, perhaps more so than Curtis himself. In the year he's been on the job, he's witnessed success stories: one of his kids has never missed a day of work, and another recently made the honor roll. His attitude, he hopes, is contagious. **KATIE KOCH**

A Doctor Who Twists Arms

In 1977, cardiologist Robert Carey visited his friend Robert Thomas, a Catholic priest living in Oruro, Bolivia. He thought it would be a one-time trip, but Thomas's invitation had been purposeful: the priest hoped that once Carey saw the rural region's great poverty and desperate need for medical care, he would be moved to help. Since then, Carey has traveled to remote areas of Bolivia and Ecuador some thirty times.

Carey (MED'54) began by making hospital rounds and home visits with local doctors, capable clinicians who did their best with primitive equipment and methods. One, he recalls,

correctly diagnosed typhoid fever by smelling the patient's breath; the same doctor ascertained that another patient did not have diabetes by tasting her urine. On home visits, Carey met "people living in the sixteenth century," he says. "They had dirt floors; they took the animals in at night to keep from losing them."

Struck by the prevalence of Chagas disease, a debilitating parasitic condition affecting the heart, he returned with doctors, drugs, and medical equipment. "We put pacemakers into people so they could live normal lives," he says.

According to Thomas, local people thought Carey was a miracle worker. "I saw people who had only enough strength to get to the hospital walk out in a week ready to get back to their farmwork," he has said. "They were people who had given up hope, and some for years had not moved from their houses."

Such miracles were the product of Carey's medical skills and a host of other abilities, not least of which was the power of persuasion. He recruited doctors who paid their own way to travel with him, solicited manufacturers for pacemakers and other devices, and raised money, much of it given by the late Arthur G. B. Metcalf (SED'35, HON.'74), longtime chairman of BU's Board of Trustees. He gained the cooperation of Bolivian and Ecuadorian medical and government officials and managed to get equipment past corrupt customs officials who threatened to confiscate it. He even persuaded the MED Class of 1954 to endow a summer travel fund so that students interested in international health could go to poor, underserved countries and provide care.

"Logistically, the trips themselves are a big deal," says Lahey Clinic cardiologist David Martin, who first traveled with Carey in 1991 and "got totally hooked, fanatical. I've gone back every year since. Last year there were twenty-five of us, with bags of supplies. Bob has given the whole thing structure. And he's good at making friends. He morally twists arms to get people to give him what he needs."

Carey credits himself only with being "a gregarious guy." But it's clear that his enthusiasm is contagious. As a student, Justin Roper (MED'04) spent a day in Ecuador shadowing him. "He was smiling, jovial, excited about what he was doing," Roper recalls. Making home visits, Carey was — in his seventies — "always the first one of us up the mountain."

Local doctors and staff now sustain the work, with assistance from American doctors, the Lahey Clinic, the Boston-based Project Pacer International, and other people and groups persuaded by Carey's example and his moral arm-twisting.

"He showed me that a great doctor has humanity, compassion, charisma, energy, intelligence," Roper says, "and that great doctors don't retire. I hope to follow his example."

NATALIE JACOBSON McCRACKEN ■

NAME: Robert Carey

SCHOOL: MED'54

THE DIFFERENCE:

New generations

practice medicine

in the world's

poorest places