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# worldark

HEIFER TANZANIA

## A Thirst for Knowledge

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# Dear Fellow Activists,

Over the years, Heifer International has continuously evolved our approach to increase our impact and help more families achieve self-reliance. Recently, we've focused on helping small-scale farmers access formal markets for their products – all while maintaining our foundation of values-based holistic community development. We know this combination rapidly improves lives and allows families to achieve living incomes.

One new project in Tanzania is the perfect combination of the new market-driven approach and the work of ending hunger that has been our mainstay for more than 70 years. With the help of our farmers in the East Africa Dairy Development project, government agencies and school districts, we've launched a school milk feeding program that is both providing thousands of children with nutrition they were desperately in need of and creating a viable and diverse market for dairy farmers in the region.

In fact, Heifer is providing support at each stage in the value chain. Milk is first collected from Heifer-supported EADD farmers, then transported to processing facilities we helped create. There, it's processed and packaged in 8-ounce pouches. The milk is then transported to three regions in Tanzania and delivered to children ages 9 and younger each day of the 200-day school year. We not only helped work out logistics



Pierre Ferrari helps hand out milk to schoolchildren in Tanzania's Southern Highlands.

of delivery, but we also helped train the schools on distribution. Ultimately, we've not only secured guaranteed payments for the farmers and provided essential vitamins, minerals and nutrients for children, but also helped create jobs throughout the communities that will help the dairy market to thrive.

Last fall, along with our Board of Directors, I had the immense pleasure of visiting the schools and schoolchildren in Njombe who are receiving daily deliveries of fresh milk. I was profoundly moved seeing the children eagerly await the milk. For many, it was the first food they'd had all day. And from what we heard from teachers and parents, it's been life-changing. Attendance is up and the children are more engaged in learning. The farmers, too, are benefiting

from increased incomes as the processors are buying more milk. I know all of us on that trip will never forget the experience.

In this issue of *World Ark*, you'll not only read about the school milk program, but also about projects in Bangladesh that are combining our values-based model with microcredit to chart new territory for women, especially for their daughters.

The stories about what we're doing to change the future for younger generations I find inspiring at the beginning of a new year. I hope you'll feel the same.

Yours for a better world,



Pierre U. Ferrari  
@HeiferCEO



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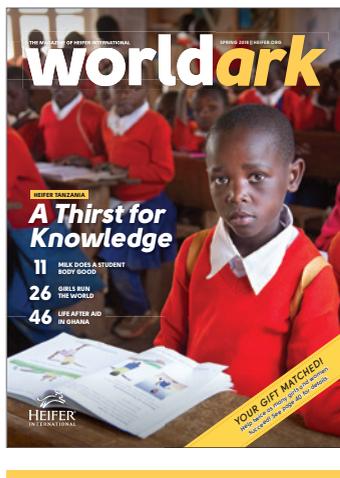
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## features



### COVER

Students at Itunduma Primary School in Tanzania get back to work after their morning milk break. Photo by Phillip Davis

Top: Children and members of the Sheuli Social Development group meet in Bangladesh. Photo by Joe Tobiason

**14** A Thirst for Knowledge  
As farmers in the East Africa Dairy Development project produce more milk more efficiently, they're seeking out untapped markets. And undernourished schoolchildren are delighted to drink in the benefits. Teachers and parents report boosts in student attendance, nutrition, attention spans and overall health.



**26** Girls Run the World  
Women and girls in Bangladesh are charting their own course, a marked change in a culture where they traditionally lingered in the background. And with education and confidence under their belts, there's no going back.



**42** The Charity Within  
Global Impact President Scott Jackson's work with some of the most powerful institutions in the world belies a childhood marked with abuse, racism and poverty. His autobiography is an anthem for readers with bold visions and modest beginnings.





**EVERYBODY LOVES BEN**

I'm at my desk responding to a few emails, but I had to make time to send my comments about the impressive young man on the cover of the Holiday 2017 issue. I have moved the magazine several places in my room before I actually read the article, but every time I see this young man's photo, I SMILE. He reminds me so much of my neighbor's son who appears to have the same type of energy as Ben. Maxell, my neighbor's son, started kindergarten this year.

Upon reading the article, I found myself looking for him in the article's photos. He appears to be a real joy! I think I will keep this issue, just to smile from the photo. Yes, I am smitten.

SUZETTE QUARLES  
*Marietta, Georgia*

**YOU MAKE THE CALL**

Thanks for the encouragement to continue our shared work of creating a better world ("Dear Fellow Activists" by Pierre U. Ferrari, Holiday 2017). Each of us can do something

to transform our world to a place where everyone has an opportunity to live a healthy life, with enough to eat, a home, and work to provide for family. Recently, Congress took some bipartisan initiatives that will make differences in education and child survival. House Resolution 466 and Senate Resolution 286 call for financial support of the Global Partnership for Education to give 25 million more children a chance to go to school. The Reach Every Mother and Child Act (Senate Bill 1730 and House Bill 4022) will focus on making America's work to end preventable child deaths more efficient. We can make sure this life-saving work happens by asking those who represent us to pass these initiatives.

WILLIE DICKERSON  
*Snohomish, Washington*

**GRADE A**

I rarely write in to magazines, but I feel compelled to give praise for your most recent *World Ark* publications. In particular, the Spring 2017 issue and the Holiday 2017 issue were outstanding. The in-depth articles are informative, interesting and moving. I particularly enjoy and appreciate the abundance of pictures that you're featuring. They spark my imagination and help me to understand, in a very real way, the lives of so many communities around the world. I have worked as an English teacher for refugees and immigrants for many years, and your recent issues have made me feel closer to my students. Thank you for the work you are doing, and for your excellent magazine. It's the only one I read cover-to-cover!

P.S. I am also a holistic nutritionist, and I wanted to mention that I am a little alarmed to have seen

so much focus on "lean meat" and "low in fat and cholesterol" in your "Elephants and Camels and Snails, Oh My!" article. Fat and cholesterol are crucially important for brain, bone, and immune development, especially in infants and children. Meat should be eaten with the fat to help absorb the protein, and naturally lean meats should always be eaten with added fat.

ALLISON MÄDL  
*Coeur d'Alene, Idaho*

**A GROWING CONCERN**

As a longtime supporter, I cheer Heifer's efforts around the globe. Better nutrition for families and more economic power for women are making a difference for recipients and, in a small way, for the planet.

Featured in your holiday magazine is a family with nine children. If we cannot get a handle on population growth, our efforts will be for naught. Finite resources such as water and land are stressed and will not support many more human beings. I foresee dire consequences if current population trends continue.

CATHERINE HANCOCK  
*Reno, Nevada*

**Q&A SPRING**  
Do people in rich countries have an obligation to help people in poor countries? Why, or why not?

**We want to hear from you!**  
Please send your comments to [worldark@list.heifer.org](mailto:worldark@list.heifer.org). Include your name, city, and a telephone number or email address. Letters may be edited for length and clarity, and may be published online as well as in print. Because of the volume of mail we receive, we cannot respond to all letters.



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## JOIN THE CONVERSATION

Follow the World Ark blog and find Heifer on Facebook, Twitter, Instagram, Pinterest, YouTube and Vimeo.



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Since 1944, Heifer has helped 31 million families, directly and indirectly, move toward greater self-reliance through the gift of livestock and training in environmentally sound agriculture.

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# MICROCREDIT + THE HEIFER MODEL IN BANGLADESH

Do families who get Heifer’s values-based holistic community development training along with access to microfinance services see more benefits than families who get microloans but no Heifer training? A research study in Bangladesh aimed to find out. Results showed significant increases in incomes, nutrition levels and women’s empowerment for those who participated in Heifer trainings.

Read more about the women in these projects in “Girls Run the World” on page 26.



## Average Income

Families benefitting from Heifer trainings increased incomes; improved their vegetable, poultry and cattle production; improved sanitation and hygiene; and planted more fodder and fruit trees. Those given values-based trainings saw more significant income boosts (from \$63.98 to \$90.52) compared to the reference group that got microfinance access but did not receive the same trainings (from \$82.70 to \$90.63).

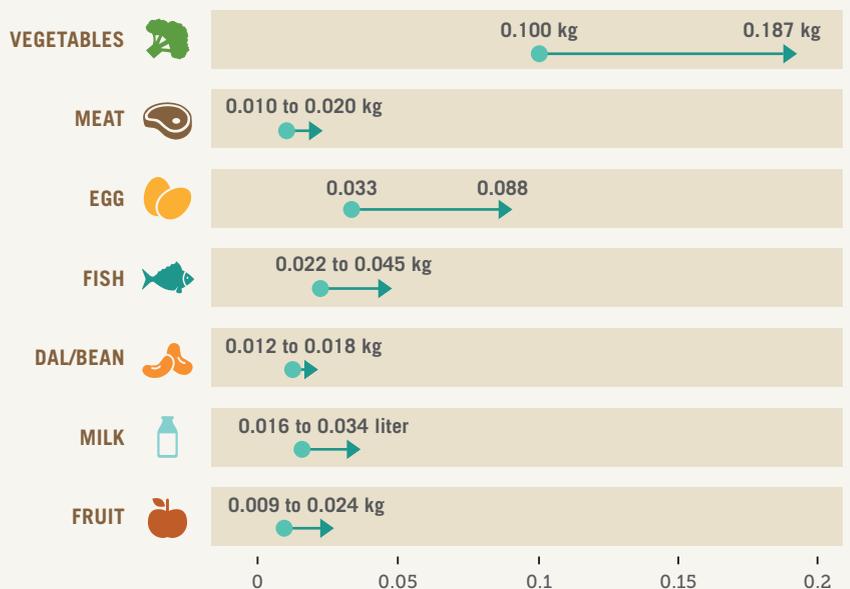
## Drinking Water

Access to safe drinking water went from 79.87% to 98.60% after families took Heifer trainings.



## Diversification

Those who received Heifer’s full menu of trainings significantly boosted nutrition by diversifying their diets. Per day, the increases were:



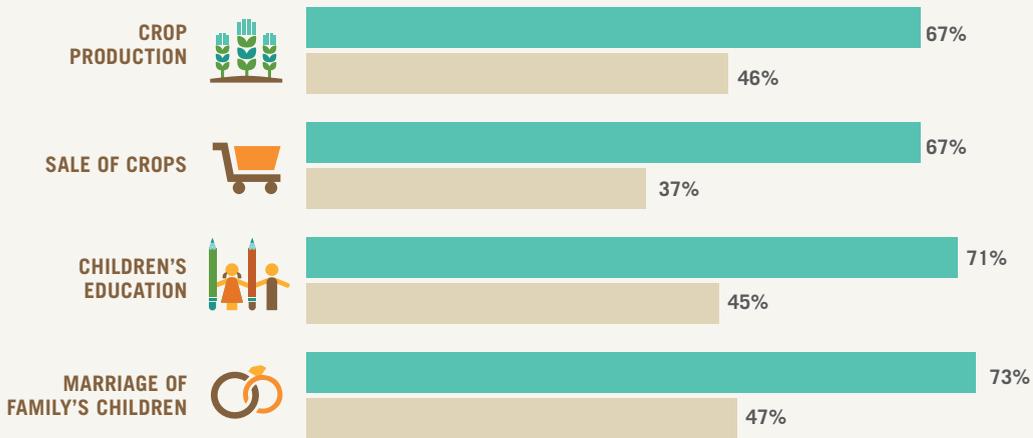


### Vegetables

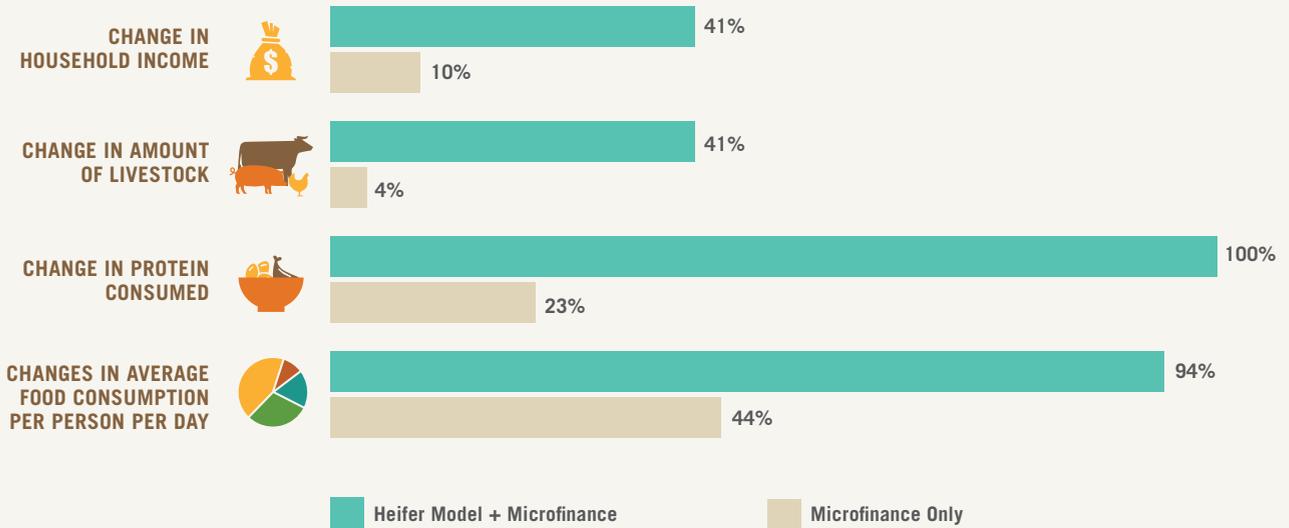
The numbers of vegetable-producing households increased significantly after intervention — from less than 20% of households to almost 90%.



### Women's Participation In Decision-Making



### Indicators





# A Tribute to Heifer Farm

By Elizabeth Joseph, garden and education coordinator at Heifer Farm

*In 2018, Heifer Farm in Rutland, Massachusetts, will be closing. With this in mind, Elizabeth Joseph reflects on her time spent volunteering and working at the 270-acre educational farm.*

**I**n the spring of 2009, I packed a suitcase, straw hat and pair of rubber boots into the back of my parents' Oldsmobile, and we drove from the suburbs of Rhode Island to rural Massachusetts. We were headed for a town called Rutland, to a place then called Overlook Farm.

I was 22 years old, a year out of college and signed up to be a live-in volunteer at the organic gardens for one year. Unbeknownst to me, I would stay for the next nine.

As a child, my parents would take my siblings and me on "mystery rides"—short trips to unknown destinations, my favorite of which led to a local farm. The sounds of cows munching and roosters crowing, the smell of silage



Cozy goats snuggle in the barn.



Church and school groups came to the Farm to learn about sustainable farming.



Visitors and volunteers learned how to care for farm animals.



Staff and volunteers pose at the entrance sign.



Joseph tends a lettuce crop.

in the barn, the feel of climbing on hay bales, the search for a pumpkin, the taste of a honey stick, the joy of petting barn kittens: I was enchanted. But I never expected that I would become a farmer myself.

After college, though, I sought to learn the skills of sustainability and self-reliance I felt were lost to my generation. I was drawn to Heifer Farm where agriculture was rooted in social and ecological justice and where the educational focus offered children a space to learn, explore and expand their horizons as I once had.

What I planned as a one-year farmer apprenticeship at the Farm spooled out to nine years, each filled with seasons that turned in every way imaginable—springs of planting and falls of harvest, food cooked and food preserved, animals born and animals that died, staff welcomed aboard and staff who said farewell, school groups and congregations

who came every year, and those who came for the first time.

Through those years, I would manage the organic gardens, honeybees and maple sugaring operation. And like everyone at the farm, I would do whatever else was needed to make it run smoothly. We all cleaned bathrooms, washed dishes, stacked hay, dug potatoes, facilitated programs. Heifer's mission combined with the demands of farming created an ethos that brought everyone together. I would learn to never take a team for granted and to always say thank you for everyone's work at day's end.

I would teach the young adults who flocked toward the residential volunteer program, raring to change the world lest broken food systems, depleted soil, polluted water and global inequity be their inheritance. And I would watch them become the teachers to the thousands of visitors



The Farm gave city dwellers plenty of room to stretch their legs.

*“Like so many, I am overwhelmed with gratitude for this rich and meaningful place.”*

that came to Heifer Farm each year. I learned volunteers are magic.

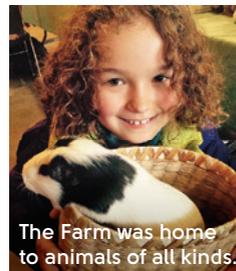
Countless seeds were planted in the ground, as well as in the visitors who came for educational programming—seeds that cultivated an enduring wonder and respect for the Earth, its resources and its diverse inhabitants. Seeds that sprouted the introspective work of asking how our own choices—how we live, buy, eat, consume, treat one another—influence not only our own backyards but those across borders.

I would learn that poverty is the root cause of hunger, and greed is the root cause of poverty. And that in addition to animals and passing gifts, a pivotal cornerstone of Heifer’s work is how communities come together to talk about and put into action their values—invisible threads of care and consciousness that weave a community together and create real change.

At Heifer Farm, I would learn to never overlook the things in life that really matter, to never take for granted the person working alongside you, the beautiful view, the trusting animal, the power of a seed. I learned gratitude, connection and joy amidst everything that happens in the world to the contrary.

Like so many, I am overwhelmed with gratitude for this rich and meaningful place—from those who founded it to those who supported it to every person who ever pulled a weed, milked a goat, cooked a meal, answered a phone, trained a volunteer, painted a sign or mucked a stall. And for Heifer International, for bringing us all together to do this work.

As we have taught here, a single drop causes a ripple. My hope is that all the ripples begun at Heifer Farm spread far and wide. Thank you for everything, Heifer Farm.



The Farm was home to animals of all kinds.



Always plenty of farm chores to go around.



Visitors to the Farm were encouraged to think globally.



Visitors could try their hand at the daily milking.



Trees shade the Farm entrance.



# Milk Does a Student Body Good



Interview by Molly Fincher, *World Ark* writer

Many Heifer projects around the world aim to improve nutrition for children. The School Milk Program in Tanzania featured in this issue is an overnight success story, boosting attendance rates, attention spans and energy levels. Heifer International Technical Director for Nutrition Akoto Osei knows a lot about the benefits and potential challenges of this kind of program. Osei earned a doctoral degree in food policy and applied nutrition from Tufts University, and he's worked to improve diets and health in many countries across Africa and Asia. Here's what he had to say about the benefits of dairy foods for children.



Akoto Osei

**WORLD ARK: What are the benefits of dairy foods for children? Are there any drawbacks?**

**AKOTO OSEI:** Milk and dairy products are beneficial to children because these foods promote growth and development. Milk and dairy products are high in energy, high-quality proteins and micronutrients including calcium, vitamin B12, vitamin A, vitamin B2 and folate. If fortified, milk can also be a rich source of vitamin D. Milk also boosts body levels

of a hormone that is essential for growth in children.

So drinking milk can promote linear growth and weight gain while addressing deficiencies of several micronutrients. Milk consumption can also improve various developmental outcomes, including bone and brain development.

Making milk available to children in developing countries is particularly important because the quality of diets for some children in these countries is low, and many families have limited access to animal-based proteins.

However, it's important to remember that milk isn't a silver bullet for nutrition. Unfortified cow's milk is low in iron, an important nutrient for child development. Some studies also suggest that the high calcium content of cow's milk can inhibit iron absorption from the diet. Cow's milk is also known to be low in vitamin C.

While goat's milk can provide some of the nutritional necessities that cow's milk lacks, it is important to note that cow's milk is high in folate, while goat's milk contains low amounts of folate.



Bhumi Kumari Kathait helps her grandson Hemanta Bhadur Kathait drink a cup of milk in the Banke District of Nepal.



Grandchildren of a Heifer project participant drink milk in Mukono, Uganda.



Charlotte Musabyimana, right, shares goat milk with friends in Rugaragara, Rwanda.



Siti Mwampashe gives milk to her daughter Doreen in Tanzania.

**Are there any safety concerns with children drinking milk?**

Although milk can be an essential source of nutrients to young children, providing milk to young children should be done in a manner that does not interfere with breastfeeding. The World Health Organization recommends exclusive breastfeeding during the first 6 months of life.

It is highly recommended that,

unless pasteurized, raw milk should not be fed to children to be safe. And some children suffer from cow's milk allergy when given milk, which can cause itching, skin rashes, edema, vomiting, diarrhea and abdominal cramps.

**What about lactose intolerance?**

People with lactose intolerance cannot efficiently digest lactose because the body does not have the

ability to produce enough lactase, the enzyme used for digesting milk in the body. This can cause symptoms such as abdominal pains, bloating, diarrhea, nausea and gas.

Often, one's ability to produce lactase decreases with age. The condition often develops in childhood, but the age of onset varies and is related to the extent of exposure to dairy products.



Michael, age 3, drinks milk given by his family's cow.



Orlin Campos, 7, in Jicarillo Village, Honduras.



Victoria Tzib pours milk for her 10-year-old daughter Sara in Guatemala.

“Incorporating milk and dairy products into the diets of young children improves health and nutritional status and boosts physical growth and weight gain.”



Arkansas farmer Kerry Harrington snuggles with daughter Trisha Rose.

The majority of people with lactose intolerance don't begin to experience major problems eating dairy and milk until adolescence or adulthood.

**What kind of benefits are you seeing among children with newfound access to dairy foods?**

In areas where diet quality is poor and intake of animal-sourced foods is limited, incorporating milk and

dairy products into the diets of young children improves health and nutritional status and boosts physical growth and weight gain.

Heifer International and its partner organizations in Tanzania have done a good job of increasing the supply and availability of milk, meaning there is more potential for people in these communities, especially the children, to tap into the nutritional benefits.

Providing a daily dose of milk to schoolchildren is a positive move not only because it makes students healthier, but also because the program can positively influence social development outcomes such as school enrollment, attendance and academic performance. It's not unreasonable to say that this school milk program may ultimately boost employment opportunities and incomes for the students involved.

# A Thirst for



# Knowledge

BY **AUSTIN BAILEY**, WORLD ARK EDITOR  
PHOTOS BY **PHILLIP DAVIS**



Students at Uwemba Primary School get daily doses of calcium and protein as part of the School Milk Program.



Nyumbanitu Primary students take their morning milk break.

Schoolchildren in Tanzania's Southern Highlands get regular helpings of milk as part of a new Heifer project, and parents and teachers marvel at the instantaneous boost to health, concentration, energy and attendance. Now, Heifer International hopes to expand the project so all children in the region can thrive.

# N

**NJOMBE, TANZANIA** — It's not clear if it's the sweet taste of milk that lures 7-year-old Izabela Sambanae up the hill to school each morning, or if the daily protein boost to her otherwise starchy diet simply gives her enough energy to wake up early and get going. Regardless, the pouches of cold, fresh milk Izabela and other students at Itunduma Primary School drink each morning are fueling soaring attendance rates, better concentration in class and improved health all around.

The benefits were immediate when Heifer International's School



Girls arrive for school at Itunduma.



Izabela takes some sweet potatoes to go from her mom, Justina Mgimbadzu, while little brother Musa snacks.



Izabela is strong enough to pick up her brother.

Milk Program launched in July 2017, Izabela's mom, Justina Mgimbadzu, reports. The daughter who used to sleep in or skip school altogether now wakes herself and darts up the hill to Itunduma Primary without being asked. Tiny Izabela's newfound strength is evident when she hoists her 2-year-old brother Musa, who is possibly heavier than she is, on to her



Students get out their energy before returning to class.



Students break from classes at 10 a.m. to drink milk.

**A daily glass of milk is a treat that few families here have the means to provide.**



Izabela says her daily pouch of milk is a sweet treat.

lap. Izabela's grades are among the best in her class, and she's feeling confident about her school work. The milk, she said, "gives me energy to listen to the teacher and answer questions, and to write."

Izabela's family of four lives in two church van-sized buildings, one made of adobe walls and thatched with grass, the other of mud brick with a metal roof. The small, squat buildings bracket a packed-dirt courtyard shaded by a mulberry tree, and rows of crops surround the modest homestead. Farming the adjacent acre of land yields enough maize and sweet potatoes for the family, but no more. The skinny white sweet potatoes, boiled in their skins, pass for lunch most days, and Izabela sometimes pops a few into her pockets in case she needs a snack. This bare-bones lifestyle is common in the region, and Izabela's low-nutrient, low-energy diet is typical among her classmates. A daily glass of milk is a treat that few families here have the means to provide.

"We're thankful for the milk being

supplied," Mgimbadzu said. "Izabela has better health and more energy."

And it's not just children drinking the milk who benefit from this project. This new program takes aim at two challenges at once, attacking malnutrition while also helping dairy farmers cultivate new markets. As the health and energy levels of local children improve, so does the local economy, thanks to this strengthening connection between dairy farmers who need customers and children whose bodies are thirsty for calcium and protein. Glowing testimonials from the children, parents and teachers benefitting from the School Milk Program become the best possible advertisements for dairy farmers looking to expand their customer base.

But the ending to this promising story is still to be written.

The smash success of Heifer's School Milk Program in southern Tanzania is bittersweet, throwing into stark relief the differences between the children thriving thanks to daily doses of calcium and protein and those who aren't yet included in the project.



Deborah Njombe started out with one cow and now has five.



Dairy farmers Castor Obed Fisima and his mom, Deborah Njombe, load the day's milk for delivery.

### MILK=MONEY

Drinking and selling milk is not new in Tanzania's Southern Highlands, where families who kept cows have long made extra money by selling a pint or two to neighbors or passersby. In recent years, though, the market changed drastically as more customers sought out the safety of pasteurized milk and convenient ways to buy it.

Still, the nutritional benefits of dairy are considered a luxury in poor neighborhoods. "We all want to drink milk, but it is not

common for us. Only a few here are cattle farmers, and we mostly cannot afford to buy milk for the family," said Edson Joseph Msigwa, a father of three who indulges his children with their favorite treats of rice and milk when he can afford to. As a farmer of chickens, pigs, sweet potatoes and maize, Msigwa said buying a cow would cost more than he makes in a year.

Heifer International teamed up with other development organizations to launch the East Africa Dairy Development project



Any milk that comes in at the Njombe Milk Factory undergoes testing to make sure it's fresh and pure.



Raw provolone gets molded into cylinders before aging.

### TANZANIA'S LITTLE ITALY

Who knew that some of the tastiest asiago cheese you can find is made in the Southern Highlands of Tanzania? The Italian NGO Cefe opened the Njombe Milk Factory in 2005, and Italian cheesemakers moved in to share equipment and training with local workers. The Italian cheesemakers are gone now, but local factory workers still produce 22 varieties of Italian cheeses, along with pasteurized milk and yogurt.

Today, the Njombe Milk Factory is a cooperative serving roughly 700 farmers. Once processed and packaged, the dairy products made here go out to schools and markets. A "milk bar" in the commercial section of Njombe town serves up pitchers of the factory's fresh strawberry and vanilla yogurt, and plenty of customers nip in for a liter or two of cold milk to go. The Italian cheeses are most popular with hotels that cater to foreign tourists.





Once it's pasteurized, the milk is packaged for students.



A lab at the milk factory allows workers to test for impurities.



Fastidious record-keeping ensures farmers and delivery workers are paid fairly.

## Glowing testimonials from the children, parents and teachers benefitting from the school milk program become the best possible advertisements for dairy farmers looking to expand their customer base.



Customers stop in to the milk bar for yogurt to go.

in 2008. A five-year extension grant expanded the work to Tanzania's Southern Highlands in 2014.

The dairy hub model in Njombe is the same model being used at East Africa Dairy Development project sites in Kenya and Uganda, as well.

The small-scale dairy farmers participating in the East Africa Dairy Development project in and around Njombe keep meticulous books to track milk at every step to ensure quality, efficiency and economy. The farmers are adopting new production practices and technologies like improved veterinary care, artificial insemination and pasteurization, and the result is a better product in bigger quantities. Today, a fleet of vans, trucks and motorbikes collect fresh, raw milk from farmers daily, then deliver it to the Njombe Milk Factory. The factory staff of 21 workers clad in pristine white from head to toe churn out shipments of quality-tested pasteurized milk, yogurt and cheese.

Farmers who buy into this dairy cooperative model must pay their own delivery costs, and the factory

pays them only 660 Tanzanian shillings (about 30 cents US) per liter. That's significantly less than the 1,000 Tanzanian shillings (about 45 cents) per liter they could get selling the milk themselves. But farmers who sell to the factory get the benefit of having a steady, dependable buyer. Time the farmers would have spent trying to sell their milk can now go to making their farms more productive. And milk that goes through the factory is pasteurized, making it safer, more expensive and more appealing in this rapidly evolving market. The demand for milk has grown 7 percent a year in the region since the project began in 2008.

The School Milk Program is part of a sophisticated plan to make sure demand continues to grow by cultivating a new generation of customers. Students who get free milk at school are walking, talking testimonials to the benefits of dairy foods. As these students enjoy the good health and clear thinking they need to become successful and achieve some buying power of their own, a new generation of consumers is born.

The School Milk Program is just one small part of the East Africa Dairy Development (EADD) project, which spans three countries and benefits hundreds of thousands of farmers.

As EADD farmers in Tanzania's Southern Highlands produce more and more, they're able to provide daily helpings of nutrient- and energy-rich milk to local schoolchildren who would otherwise go without.

**THE PILOT PHASE OF HEIFER'S SCHOOL MILK PROGRAM WILL SERVE**

**10,000** **3**

schoolchildren in grades kindergarten through fourth

regions of Tanzania: Iringa, Mbeya and Njombe



**2008**

The East Africa Dairy Development project launches to help dairy farmers in Uganda, Tanzania and Kenya. The Bill & Melinda Gates Foundation teams up with Heifer International, the International Livestock Research Institute, the World Agroforestry Centre and ABS to ensure the project's success.

**EAST AFRICA DAIRY DEVELOPMENT PROJECT GOALS**



Train farmers in good business practices



Help farmers secure the animals, training and equipment they need to thrive



Build a robust and reliable market for small-scale dairy farmers in East Africa

**BETWEEN 2014 AND 2018, 35,000 TANZANIAN FARMERS**

will achieve sustainable livelihoods, meaning they will make enough money to provide housing, clothing, healthcare and other basics for themselves and their families.



The school bell is an old truck wheel that clangs when a student hits it with a stick.



Students wait to unload the daily milk delivery.



Fresh milk stays chilled for delivery.



Teacher Faraja Mgaya is in charge of the milk program at her school.



Students await their daily milk break.

### “A GOLDEN CHANCE”

A student whacks a rusty truck wheel with a stick in the courtyard of Itunduma Primary School each morning to announce the beginning of classes, and children in their red sweaters and blue skirts and slacks pour in from all directions. The Tanzanian government funds most of the costs of public schools, but students are responsible for their own uniforms. In poor communities like the one where Itunduma Primary is located, parents do their best to

provide frayed sweaters and tattered pants that are worn but clean. All students are expected to scrub their nails and keep their hair tidy and cropped close to their heads.

Itunduma teacher Faraja Mgaya oversees the milk program at her school, an extra duty she took on gladly in hopes of boosting her students' health and academic performance. “It was a golden chance,” she said. And she's pleased with the results. The children are cleaner, more alert and in better

spirits. Attendance is up an average of 10 percent throughout the school since the milk program began, a boost that other schools participating in the milk project report as well.

A compact delivery truck plastered with cartoon milk ads putters up the dirt road to the school each morning around 10 a.m., and a team of the older students hauls coolers full of milk out of the back. Students hurry to get in line. “Most kids don't get any breakfast at home, the milk is the first thing they get each day,” Mgaya said.



Teachers snip the corners of the airtight milk pouches.



Milk distribution is busy but organized.



Students wait in line for milk.

**Lots of younger siblings forego their own helping of milk a couple of times a week to sneak it to older brothers and sisters who are aged out of the program.**



Teacher Matrida Peter says students' health is visibly improved.

### GLASS HALF-EMPTY

Not every student at the school got one of the 8-ounce pouches of milk when the program began. The initial phase served children only through grade 4 and Tanzania's primary schools typically go through grade 7, meaning the oldest students at these schools still went without. Lots of younger siblings sneaked their milk to older brothers and sisters who were aged out of the program. Sometimes,

teachers said, older children stole milk from younger ones. Teachers caught children pawing through the trash to suck the last dregs of milk from discarded packages.

Festo Kiswaga, a father of three whose children go to Uwemba Primary, counts on the milk and lunch provided at school to keep his children healthy. He and his wife eat two meals a day at their home, but on school days the children get



Students squeeze in for their morning lessons.



a third meal of makande, a stew of beans and maize that's long been the standard schoolyard meal. Kiswaga's youngest two children got a daily helping of milk, but his oldest, a fifth-grader, didn't qualify. So Kiswaga's middle child handed over his milk to the oldest twice a week. "It is not allowed, but we do it," he said.

To fix this problem, Heifer revamped the program to provide milk to all children at participating

schools, but only for four days a week, rather than five.

Cosmos Mfugale says he doesn't mind that the program was scaled back by one day a week because now more children benefit. "I can see a difference," he said. "If you look, you find that those who drink milk are good-looking students. Those who do not drink milk are not attractive in terms of skin complexion."

Tanzania's Southern Highlands

are plagued with a high rate of HIV infection, and children with the virus have elevated nutritional requirements. Matrida Peter, a math teacher who oversees the School Milk Program at Nyumbanitu Primary, said all of her students seem to have gained weight and vigor, but her HIV-positive students show the most improvement. "Their skin was dull and dry, but now their skin is shining," she said. ■

## A QUESTION OF TASTE

Few of the children in Heifer Tanzania's School Milk Program have been lifelong milk drinkers. This is a region where many homes lack both electricity for refrigeration and enough money to buy milk. Dairy products simply haven't been a big part of the daily diet, especially among poorer families. "There are some children here who never tasted milk after breastfeeding," explained Cosmos Mfugale, a dairy farmer and father of three.

And so, before the project began, some people were skeptical. Without the ingrained culture and habit of daily milk drinking, would these children even want to drink milk?

It turns out those worries were unfounded. The program was an immediate hit, with universally rave reviews from the students. "I like it so much," said Francis Mlowe, a third grader at Uwemba Primary. "It tastes like sugar." Greyson Dennis, a student at Itunduma Primary, looks forward to his 10 a.m. milk break every day because, he said, "It's a treat, like a biscuit."

The biggest challenge, it turns out, is not what to do with unwanted milk, but instead how to meet the overwhelming demand. Children, teachers and parents are clamoring to see the project expand so more children can get a taste of the health-giving vitamins and minerals milk provides.



Single mom Fausta Miamba appreciates the help in making sure her two children eat a healthy diet.



Cosmos Mfugale is glad his son Christopher gets a daily dose of milk.



Violet Mhema with her son Noet Mligo, who doesn't have to feel embarrassed anymore because the family can't afford milk at school.





Itunduma Primary students enjoy their morning milk break.

## FOR CHILDREN IN TANZANIA'S SOUTHERN HIGHLANDS, THE MOST IMPORTANT MEAL OF THE DAY ISN'T EVEN A MEAL.

Thanks to the new School Milk Program, 3,000 children get a nutritious morning snack of fresh, locally produced milk. **But thousands more children are still waiting.**

Help Heifer International expand our School Milk Program to provide good nutrition, improved health, glowing skin and a brighter future to children in need. Donate today.

**Help Heifer International provide milk to more schoolchildren. It takes only \$72 to give a child milk for an entire school year. See the envelope between Pages 24 and 25 to make your donation, or visit [www.heifer.org/schoolmilk](http://www.heifer.org/schoolmilk)**

# GIRLS RUN THE WORLD

By **Jason Woods**, *World Ark* senior editor

Photos by **Joe Tobiason**

*Opportunities for women and girls in many parts of Bangladesh are traditionally sparse. That's changing, thanks to the committed work of women-led, Heifer-supported farmer groups.*





The Kamini Women's Development Group and other organizations are making sure the future is bright for the next generation of Bangladeshi girls.



Shakhawat Islam, Sadia Khushi, Joynob Begum and Islam Akhend, just outside their home.

**CHAR JOKNALA, BANGLADESH** — Every day before school, 12-year-old Sadia Khushi walks to her teacher's house for group tutoring. After coming home, showering and doing her chores, she returns for more tutoring in the evening.

Her mother, Joynob Begum, beams as she praises her youngest daughter. "Sadia likes to study," she said. "She likes to go to school."

Although she does well in all of her classes, Sadia's favorite subject is English. "It is easy to read for me," she said. "And if I learn English, it's easy to know about the world. It's better for conversations with foreigners, and it's easier to get a job."

Her mother has already been thinking about what that job might be. "My plan for her is to work as a schoolteacher when she grows up," Joynob Begum said. But when Sadia chimes in with, "Police officer!" her mother smiles and quickly changes

her mind. "I want my daughter to be a police officer, because that's what she wants to be."

Whatever the future brings for Sadia, it looks much brighter than it did a couple of years ago. Before joining a Heifer Bangladesh project, Joynob Begum said her family was in a financial crisis, and it was hard to keep her three children healthy.

"They were lacking in nutrition," she said. "They were mostly affected by swollen jaws. Colds, runny noses. They had intestinal problems like dysentery." Eventually, Joynob Begum and her husband, Shakhawat Islam, had to take their children out of school because they could no longer afford it.

Then, a few years ago, Joynob Begum received 4,500 taka (about \$54) from Heifer Bangladesh to buy a goat. Although the family already had a couple of cows and some hens, training from Heifer built on their knowledge. After

a few months, the family sold their goat for 6,000 taka (\$72). Before long, Joynob Begum and her husband were running their farm like a business.

Through the sale of goats, cows and hens, Joynob Begum and Islam improved their family's health and nutrition. They built a larger house out of stronger material and started saving money. Now Sadia is back in school, and the family can also afford the 500 taka (\$6) a month for tutoring.

Finishing school is something neither of Sadia's siblings did. Shanaz Parvin, now 22, is married. Islam Akhend, 18, makes traditional Bengali clothes on a handloom. But Sadia's mother is determined that her youngest child will continue her education.

"As long as the almighty creator allows me to improve my condition, I will educate Sadia as much as possible," Joynob Begum said.



Joynob Begum shares a laugh with her daughter, Sadia Khushi.



Sadia Khushi studies her schoolwork inside her home in Char Joknala, Bangladesh.

**“ Before Heifer came to this area, about 50 percent of girls weren’t going to school. After the project, in this community, 98 or 99 percent of girls go to school.”**

**—JOYNOB BEGUM, PROJECT PARTICIPANT**



Joynob Begum beams while talking about her daughter's studiousness.

## A SIGN OF RESPECT

No, not everyone in this story belongs to the same family. In areas of rural Bangladesh, Muslim women take the last name Begum once they're married.

It's traditionally an honorific title for highly respected Muslim women. The word comes from Turkish and Urdu words meaning "princess" or "high-ranking official." Begum is also used in Muslim communities in India and Pakistan.

### A DIFFERENT PATH

Sadia Khushi is not the only girl in the neighborhood who is hitting the books.

"Before Heifer came to this area, about 50 percent of girls weren't going to school," Joynob Begum said. "After the project, in this community, 98 or 99 percent of girls go to school."

Although not every family is working with Heifer, most have seen the impact the project has made and are emulating its successful formula. An important part of that is making sure the girls have as much opportunity as the boys.

Another area where that holds true is marriage. Bangladesh has the fifth-highest rate globally of children married before age 18, the official legal age. According to the nonprofit Girls Not Brides, in Bangladesh slightly more than half

of girls are married before it's legal, and 18 percent are married before they turn 15.

"I got married at 14 or 15," said Morzina Begum, a Heifer project participant who lives in the community of Walia. She is making sure her 16-year-old daughter, Jannatul Ferdaus, waits until later to marry, in part so she can study to be a doctor. "She will be a self-dependent woman," Morzina Begum said. "She will be able to think."

In addition to addressing gender inequality, Heifer Bangladesh's training curriculum touches on the detrimental effect early marriage can have on a child's development. And it's changing patterns in Walia and other project areas.

"As time goes by, early marriage has become very rare," Morzina Begum said. Before

the trainings, in most cases it happened, maybe eight out of 10 people. Now the ratio is nominal, one person out of 10."



Morzina Begum's goats feed in her courtyard.



Morzina Begum stands in front of her house in the community of Walia.



Morzina Begum's cows eat in their pen.



Baschu Hossain and his wife, Morzina Begum, feed the goats.

**“In society, no one cared what we wanted or what we were doing. After forming the cooperative and getting government approval, we have power.”**

**—MONIRA BEGUM, PRESIDENT OF BAROGACHI WOMEN'S COOPERATIVE LIMITED**



Monira Begum, president of Barogachi Women's Cooperative, presents a financial report.



Members of the Barogachi Women's Cooperative Limited.

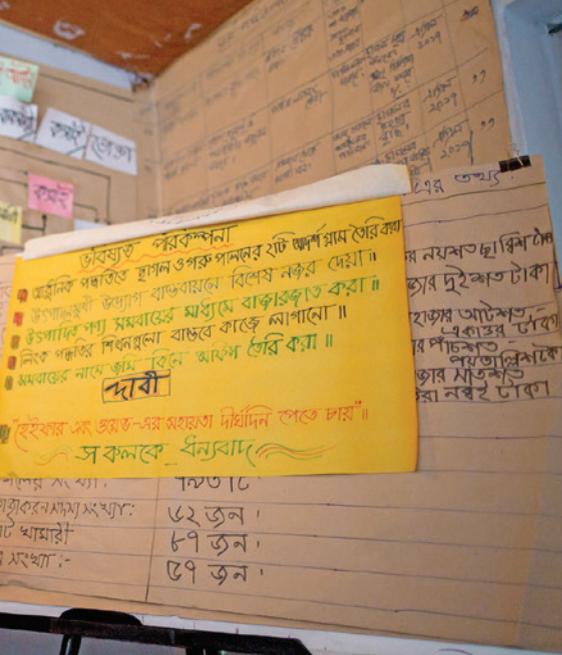
### **GROWING LOUDER**

Women like Joynob Begum and Morzina Begum are influencing communities not only on their own, but also through the strength of organized groups. As a Heifer Bangladesh project begins, local staff members and partners assist in creating self-help groups. Each group consists of 25 project participants, and they support each other by sharing information and resources. Several self-help groups also might band together to start a cooperative.

Barogachi Women's Cooperative Limited is the first co-op Heifer Bangladesh supported. Since gaining legal recognition from the government in 2015, Barogachi has grown from 56 members to 383. Out of that number, 250 women are part of Heifer projects.

Last fiscal year, shareholders received a 55 percent dividend yield, and the cooperative netted a profit of 328,545 taka (nearly \$4,000). Additionally, hundreds of loans were granted to members for agricultural activities.

But financial solvency is only part of the cooperative's vision. In addition to ending poverty for member families and growing



Khodeja Begum of Barogachi Women's Cooperative tells a story about a cattle farmer and a shape-shifting monster.

as an organization, Barogachi is dedicated to social change.

Monira Begum, president of Barogachi Women's Cooperative Limited, said the organization uses education and awareness campaigns to prevent early marriage, domestic abuse and the dowry system. Early on, the success of the cooperative is striking.

"Use of the dowry system is down 50 percent," Monira Begum said. "Early marriage has been reduced 80 percent already. Abuse is down from 100 percent to 10 percent."

According to Monira Begum, the key is coming together to form a collective voice.

"Before forming the cooperative, we felt alone," she said. "We were scattered in different places." Banks, assuming they wouldn't get their money back, would not open accounts for the women.

"In society, no one cared what we wanted or what we were doing," Monira Begum said. "No one cared about me because I'm just one person. After forming the cooperative and getting government approval, we have power. In society, even the local government, everyone values us. Now we are confident." ■

## DINNER WITH A DEMON

THE FOLLOWING STORY MUST BE A BANGLADESHI CLASSIC. JOLY BEGUM AND KHODEJA BEGUM, PROJECT PARTICIPANTS FROM DIFFERENT DISTRICTS, SHARED VERSIONS OF THIS GRUESOME TALE PASSED DOWN FROM GENERATION TO GENERATION.

One day, a landowner gave a poor, young cattle farmer a delicious pitha (a fried rice flour cake). Instead of eating it, though, the farmer planted it in the ground. The next morning, a tree grew and fruited pitha cakes.

The farmer shared the cakes with people in the community. One day, a stranger passed by and asked for some pitha. The farmer climbed the tree to harvest one, and he said, "I'll throw it to you." But the stranger said, "How about you hand it to me instead?"

The farmer obliged, and when he did, the stranger grabbed his arm and revealed himself to be a rakkhoshi, a demonic shape-shifter with sharp fangs and claws. "I will eat you," the rakkhoshi said, putting the farmer in a sack. "This will be a very tasty treat."

With the farmer still in tow, the rakkhoshi returned home and asked his daughter-in-law to chop up the young man and cook him. "We'll invite guests and enjoy a grand party." Then he went to take a bath. At that moment, the farmer got out of the bag and killed the monster's daughter-in-law. Quickly, he put on her dress and got to cooking.

That evening, the farmer—dressed as the daughter-in-law—served the party, and no one suspected a thing. Later in the evening, the rakkhoshi noticed a beautiful water lily in a nearby pond and asked the disguised farmer to retrieve it. The farmer agreed, but when he neared the flower, he didn't collect it. Instead, he revealed himself, saying, "It's not me you've eaten tonight," and fled.

## ALL WORK AND NO PLAY ...

None of Joly Begum's children were going to school a couple of years ago. But now, after receiving support from Heifer Bangladesh, Joly Begum can afford to educate her children. And she already has an idea of their respective futures. "My oldest son, Emon, will be a doctor. My daughter, Sumya, will be an engineer. And Jihad will be a police officer."

Although they've got a lot of studying ahead of them, Joly Begum also emphasizes the importance of recreation for her young children. She shared a few of the more common games they play during a school day.

"Soccer and cricket are the most popular sports at school." The same goes for the entire country.

"The national game of Bangladesh is hadudu. Sometimes they play that." In hadudu, teams of seven alternate playing offense. One offensive player tries to run to the opposition's side and scores points for every defender touched. At the same time, the defenders are trying to tackle the active offensive player. Think high-contact tag.

Ghain khela, which means "straight line play," is another common game. Groups of children line up on either side and send one member at a time to make it across without getting tagged. It's similar to sharks and minnows.

Sometimes at school, the children play snakes and ladders, a board game created in second-century India. But the whole family also plays at home. When it comes to wins and losses, the women and girls of Joly Begum's household usually come away victorious.





Joly Begum plays snakes and ladders with her children.

# HOW TO NAME YOUR GOAT IN THREE EASY STEPS

Goat farmers in Bangladesh keep things simple. Everyone seems to use just three names to differentiate their goats. If the goat is mostly black, name it Kalu. If it's brownish, name it Dhalu. And if the goat is spotted—or anything but brown or black, really—it's a Lulu.



Kalu (left) and Dhalu (right).



Mokbul Hossain holds his favorite goat.



Morzina Begum's goats eat in her courtyard.



## FISHY BUSINESS

In parts of Bangladesh, people use a khora for fishing. A khora uses a bamboo lever system to raise a large net from the water. Two people can make one in about three or four hours. The bamboo needs to be replaced yearly, but the net can last up to three years.

After the rainy season, Shakhawat Islam, Joynob Begum's husband, can catch fish with his khora two or three times daily.



(Above and right) Shakhawat Islam and his son, Islam Akhend, use a khora to fish. (Left) A man spends an afternoon on a lake fishing for dinner with a khora.







Spiderwebs of powerlines are a common sight in Dhaka, Bangladesh.



Dhaka is the most densely populated city in the world.



A lot of air conditioning units are required to keep a large population cool in hot and humid Bangladesh.

## CLOSE COMPANY

Out of all the countries in the world with at least 10 million people, Bangladesh is the most densely populated. The capital city of Dhaka is also the most densely populated city in the world, with 115,000 people per square mile.

Bangladesh's population is comparable to the combined populations of California, Texas, Florida, New York, Illinois, Pennsylvania, Ohio, Georgia and North Carolina. But since the country is 56,977 square miles, all those people have to fit in an area about the size of Iowa.

As you can imagine, it's hard to go anywhere in Bangladesh without seeing large groups of people. And it can also be difficult to find enough land to maintain a farm. Part of the training Heifer Bangladesh provides is teaching farmers how to maximize the space available while still raising healthy animals and crops.

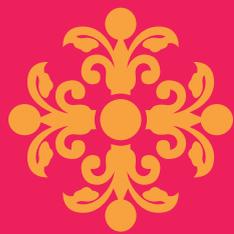


PHOTO BY JASON WOODS

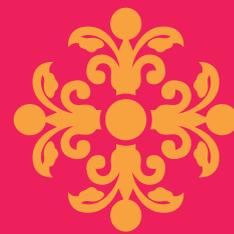


Even in rural Bangladesh, people have to get creative with the space available. In this home entryway, there is space for cows, chickens and goats to sleep comfortably.

PHOTO BY JASON WOODS



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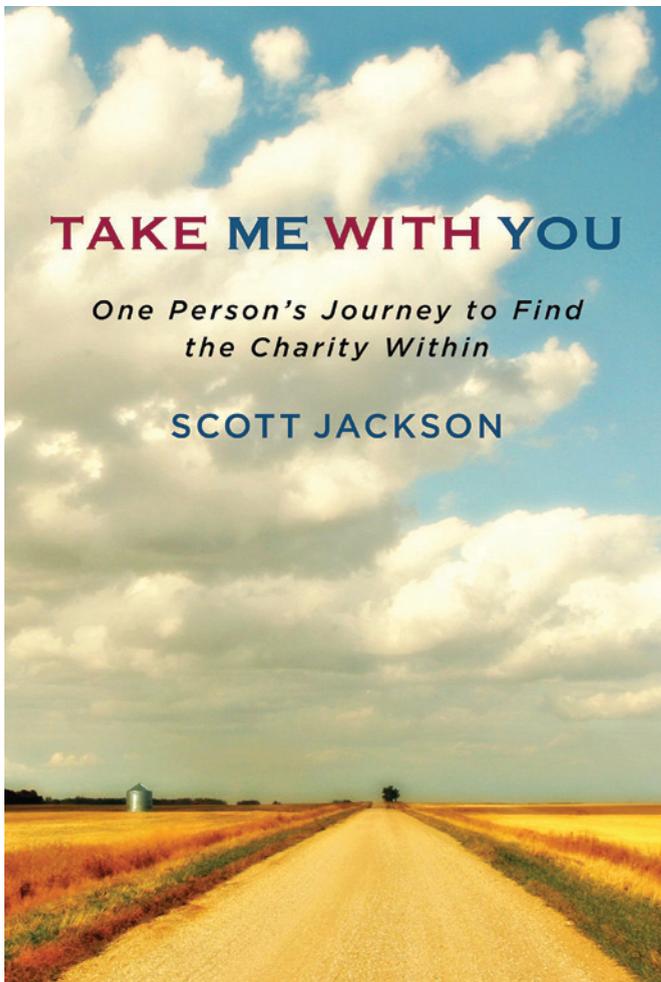
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FARMERS' COOPERATIVE





# One Person's Journey to Find the Charity

Reviewed by Austin Bailey, *World Ark* managing editor



*Take Me With You: One Person's Journey to Find the Charity Within*

By Scott Jackson

Hardcover, \$26.95; 244 pages

**T**he saying goes that everyone has a story to tell. And while that saying may be true, most of us never sit down in front of a keyboard to put it in print.

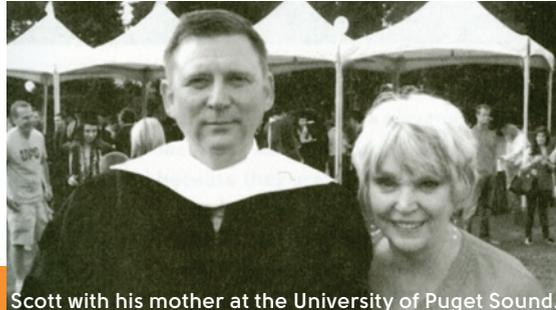
Global development heavy hitter Scott Jackson is an exception. Jackson is president and CEO of Global Impact, a leading fundraiser in international philanthropy. He's also a husband and father. Still, he made space in his schedule to invest the time and work required to put his personal history of challenges and victories on paper. In *Take Me With You: One Person's Journey to Find the Charity Within*, Jackson shares tender memories of a childhood bruised by domestic abuse, racism and poverty that could easily spell the defeat of many of us. And he shows how his own experiences fueled an ambitious career that's taken him around the world to help children overcome their own challenges.

Jackson's earnestness infuses the entire book, from the very first paragraph of the introduction:

*I wanted to share my story because it has influenced my own commitment to help others realize their full potential and contribute to a better, safer world. My goal is to offer a message of hope and encourage you to embark on your own journey to serve others and spark positive change — in whatever way you can — because every life matters and there are so many in need around the globe.*



# Within



Scott with his mother at the University of Puget Sound.



Scott Jackson

**Although it's as professionally printed and bound as any New York Times bestseller, Jackson's autobiography retains a homemade quality that dovetails perfectly with the book's do-it-yourself approach to saving the world.**

Slick this book is not. Although it's as professionally printed and bound as any New York Times bestseller, Jackson's autobiography retains a homemade quality that dovetails perfectly with the book's do-it-yourself approach to saving the world.

Jackson's story is an unexpected one. A peek at the book's back cover flap reveals a middle-aged white man in a suit, an ordinary looking guy whose unremarkable appearance belies a remarkable past teeming with violence and suffering that begins before he's born and doesn't let up until he escapes his abusive father by running away one night during a snowstorm. The drama unfolds before backdrops of rural Kansas and Washington state. These colorful glimpses of rural childhood offer interesting asides for suburbanites who never kept chickens or picked strawberries for extra cash.

The book is many things: a coming-of-age story, a how-to guide for do-gooders and an homage to Jackson's mother and stepfather. Jackson shares his gratitude for his mother, who found the strength to escape an abusive husband in a time and place where divorce was rare and stigmatized. Jackson's mom continued to buck expectations by marrying a black man and adopting two black children, whom she and her second husband raised in a hand-built log cabin in the woods in Washington state.

The narrative arc of the book is compelling, and stepping out of the story at the end of each chapter

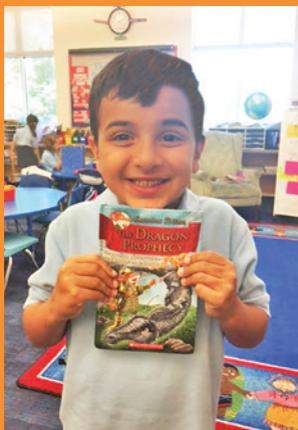
to learn about the 17 Global Goals for Sustainable Development is a hard sell. The United Nations General Assembly set the goals "to end poverty, hunger and inequality, take action on climate change and the environment, improve access to health and education, build strong institutions and partnerships, and more." Jackson explores the 17 goals in mini-chapters dropped in between the chapters of his book, with the goal of drawing connections between the Global Goals and his own life and work. It's a clever gimmick, but taking readers on such abrupt shifts from left brain to right brain stalls out momentum. Here's a trick: try skipping over these more fact-heavy bits and going back to read them once you've read the narrative portion of the book.

But make sure you go back and read anything you skip over! The "Global Connection" chapters are a fantastic resource for anyone who wants to understand what these Global Goals mean without having to wade through all the jargon and acronyms that can make global development lingo inaccessible.

Jackson tips his hat to a number of organizations doing good work around the globe, and Heifer International is proud to be included here for our focus on sustainability, environmental preservation and supporting small-scale farmers and business owners. ■



# READ TO FEED



Kareem Eshihabi, a first-grader at the Lovett School in Atlanta, likes to add some laughter as he does his part to make the world better.

**What is a book you enjoy reading?**

**Why do you like it?**

I like *Diary of a Wimpy Kid* because it is very funny and I like to laugh.

**What did you like most about participating in Read to Feed?**

I liked learning about how cows make milk and about how pigs can help families.

**What did you learn about how Heifer helps the families in their projects?**

They give milk, and they give food because some people are poor and the animals can change their lives.

**How does it feel to know that you helped change the world?**

Awesome! It really does.

**What would you tell other kids about why they should support Heifer International by reading books?**

Because it helps change the world and they can help poor people.

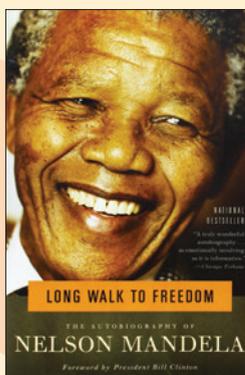
**KAREEM ESHIHABI**

1st grade, Lovett School  
Atlanta, Georgia

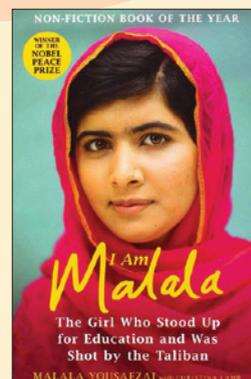
LEARN MORE AT [READTOFEED.ORG](http://READTOFEED.ORG)

## THREE FAVORITES ON: INSPIRING LIVES

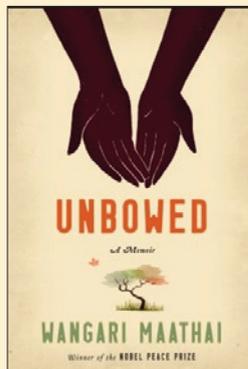
Biographies can inspire us to overcome our own challenges. They can also help us understand the larger picture of politics, culture and controversies that helped shape the subject.



*Long Walk to Freedom*  
By Nelson Mandela



*I Am Malala: The Story of the Girl Who Stood Up for Education and Was Shot by the Taliban*  
By Malala Yousafzai

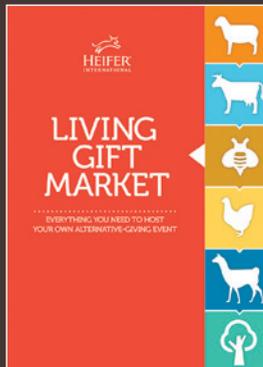


*Unbowed*  
By Wangari Maathai

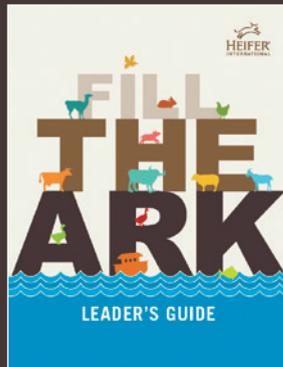
# A TIME TO GIVE



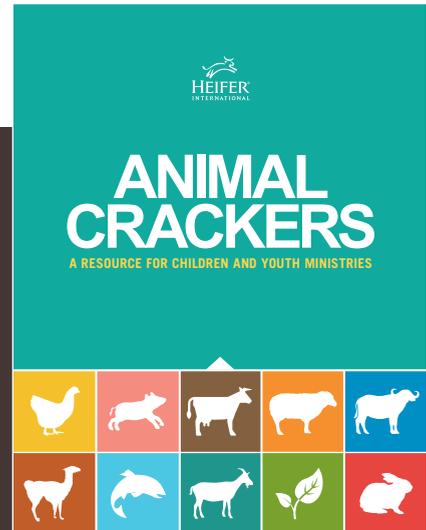
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# Life After Aid

By Molly Fincher, *World Ark* writer

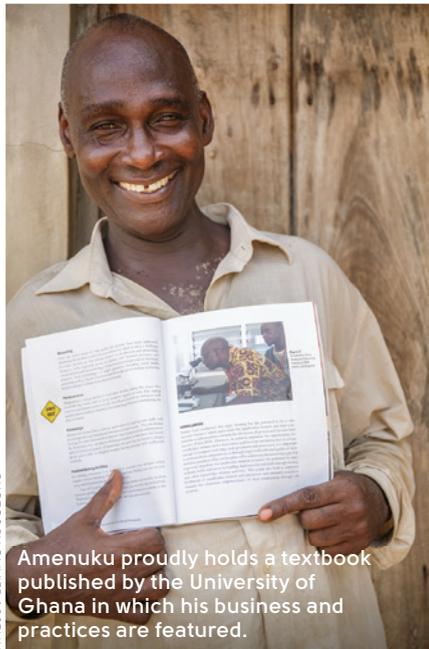
**HEBRON, GHANA** — Heifer’s model of aid is meant to build lasting change. And while *World Ark* readers usually get a glimpse into projects that are in progress, we caught up with Divine Amenuku, 56, to see how life looked 10 years later.

Amenuku became a dairy farmer as part of a Heifer project 10 years ago and has continued growing his farm and business ever since. Amenuku is living proof of the kind of long-term change Heifer’s work can effect.

“I started with zero,” Amenuku recalled of his plight 11 years ago. He raised chickens, but a disease wiped out all his poultry, leaving his family with no means to make a living. He seized the opportunity presented by Heifer to learn about raising cows, processing dairy and managing a business.

After completing training, he received one cow from Heifer. Now, 10 years later, he owns 18 dairy cows and successfully runs a business selling milk and yogurt. The family no longer has a problem keeping food in the house, and they can cover basic needs and education for their children.

Now that Amenuku and his wife Francisca’s two daughters are grown and successfully launched adults, they have taken in two little girls, Gifty, 7, and Bless, 4, whose parents were unable to care for them. Gifty and Bless are about to start school, and Amenuku glows with pride when he speaks of them. “She has



PHOTOS BY OLIVIER ASSELIN

Amenuku proudly holds a textbook published by the University of Ghana in which his business and practices are featured.

a very sharp mind,” he remarked about Bless. “She is very brilliant.”

Heifer and the project participants worked together before the project ended to make sure the supportive role Heifer had played would be carried on by others. Before the project’s conclusion, the dairy farmers formed an association (Dairy Farmers and Processors Association of Ghana) to that end. Amenuku is still the chairman of the association, and they are able to work together with other organizations such as the University of Ghana to keep the work going.

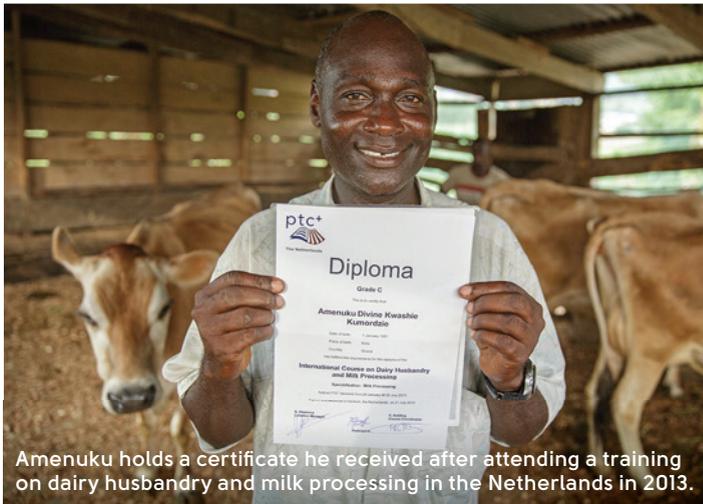
Through the association and the university, Amenuku has been able



Amenuku feeds one of his young calves.

to take his training to the next level, even traveling to the Netherlands for two months for further study. He learned more about the hygienic handling of milk and animal husbandry techniques such as caring for premie calves, which he was able to apply this spring when one of his heifers gave birth prematurely.

Amenuku has grown from a beginner dairy farmer to a mentor for aspiring farmers. The University of Ghana featured Amenuku’s process for making yogurt in one of their textbooks for agriculture



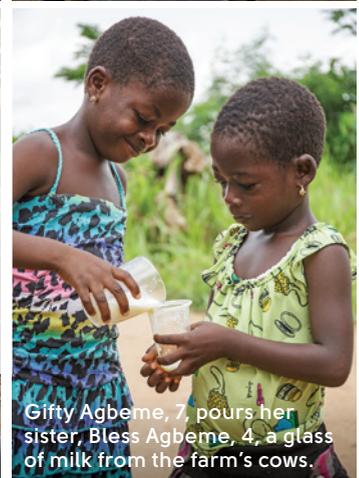
Amanuku holds a certificate he received after attending a training on dairy husbandry and milk processing in the Netherlands in 2013.



Amanuku makes fresh cheese from his cows' milk.



Amanuku and his wife Francisca work together to make a favorite pasta dish they have named "maca."



Girty Agbeme, 7, pours her sister, Bless Agbeme, 4, a glass of milk from the farm's cows.

students, and they bring students to Amanuku's milk processing center to study proper technique.

Amanuku is not slowing down. He's building a new barn featuring a milking room, milk storage room, calf room and underground water piping system. He has also started cross-breeding Jersey cows from Heifer with the local Nigerian breed. By 2020, he hopes to have at least 30 cows that have the milk-producing capability of Jerseys with the resilience of the local Nigerians. "I will tell you, milk is good," he said.

## THE T'S OF TRANSFORMATION

Now that Amanuku is a successful dairy farmer and businessman, he is eager to share his success with others. He was happy to share the eight principles he lives by and that he believes will lead others to success, as well. Summed up, he said, "We work with passion."

- 1) TEAMWORK
- 2) TRAINING
- 3) TRANSPARENCY
- 4) TRUST
- 5) TIME
- 6) TIRELESSNESS
- 7) TARGETS
- 8) TRANSFORM

"All that I have learned, I teach my family, and I teach other groups. I want to help other people to develop as I have developed."



PHOTO BY JOE TOBIASON

*“In my country, it’s difficult to buy land. It’s too expensive. And Bangladesh is very densely populated, so it’s hard to find proper land. When I think, this is my house, I bought it with Heifer’s support, I feel proud. Now I’m independent.”*

**Monoara Begum, 45**

Years ago, Monoara Begum and her husband, Aslam Khan, left their rural lifestyle to find jobs in a nearby town. But Monoara Begum found there weren’t many opportunities for an illiterate woman there. Her husband pedaled a rickshaw every day, but the money he earned wasn’t enough to support the family. Shortly after moving back to their home, the couple began working with Heifer Bangladesh. Now the family earns more than double what they earned in town by raising goats and cattle on land they call their own.



## RETIREMENT FOR FARMERS

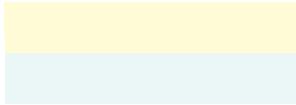
Yes, farmers can retire. And by investing your assets in a charitable remainder unitrust, you can significantly reduce your tax burden, generously provide for your golden years with regular income payments, and leave a legacy that supports farming around the world. To learn more, visit [HeiferFoundation.org](http://HeiferFoundation.org) or call 888.422.1161.





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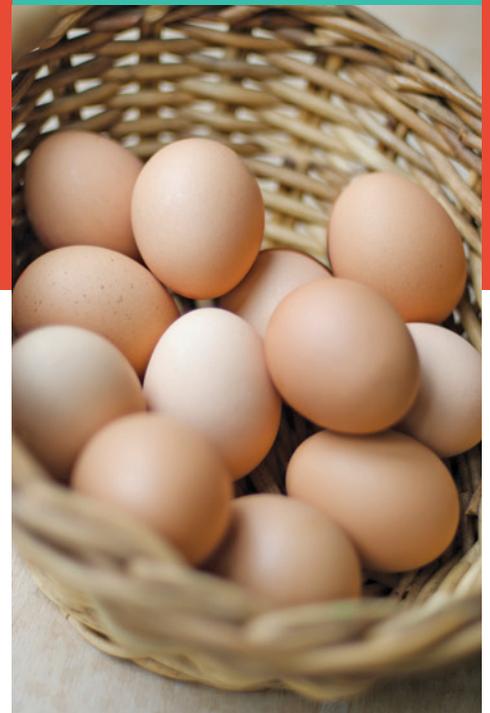
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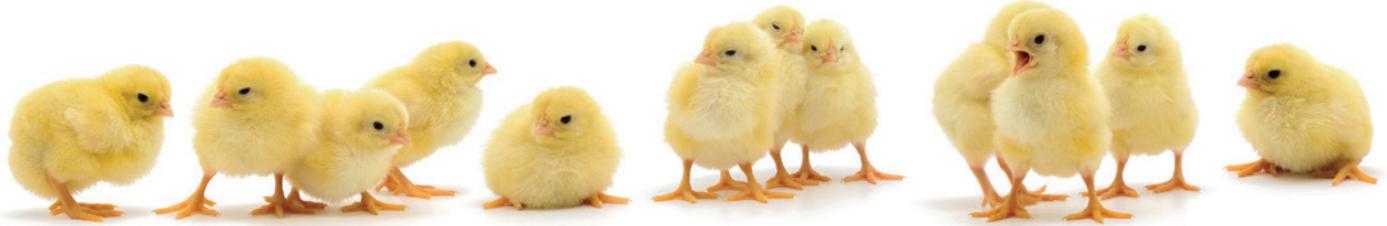
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