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# Establishing Microenterprise in the Vickery Meadow Community of Dallas

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## Establishing Microenterprise in the Vickery Meadow Community of Dallas

**Student Name:** Laura Arellano-Weddleton

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**Majors:** Psychology, Art History (Human Rights minor)

**Year of Study:** Sophomore

*Laura has been active in Vickery Meadow through volunteering since her first semester at SMU. She helps to lead an immersion experience into the neighborhood for SMU students, called Urban Plunge, over fall break. Eventually, she would like to pursue a PhD in psychology.*

**Student Name:** Andrea Fernandez

**Email:** afernand@smu.edu

**Majors:** Mechanical Engineering, Mathematics

**Year of Study:** Sophomore

*Andrea participated in the 2007 Urban Plunge, and has been an active volunteer in the community. After returning from a study-abroad, she plans to live in Vickery Meadow full-time. Her career aspirations include helping to develop solar power as a workable source of energy.*

**Student Name:** Jobin Kalathil

**Email:** jkalathi@smu.edu

**Majors:** Biology (Chemistry minor)

**Year of Study:** Senior

*Jobin participated in the 2007 Urban Plunge, and has been active in the Vickery community through tutoring and mentorship. After graduation, he plans to spend a year teaching in a low-income community like Vickery before attending medical school.*

### Collaborative Contacts

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## **Statement of Issue, Methodology, and Rationale**

The neighborhood of Vickery Meadow, situated in Dallas slightly north of White Rock Lake, is a unique community that boasts high ethnic diversity and, with 42,269 residents within five square miles, one of the highest population densities in the city<sup>1</sup>. As a neighborhood with readily available health care, amenities such as grocery stores, access to public transportation, and affordable housing, Vickery Meadow is a neighborhood of choice for organizations such as the International Rescue Committee and Catholic Charities for resettling refugees into the Dallas Metroplex. The current refugee population in Vickery Meadow is as diverse as the community as a whole, with a large percentage of refugees hailing from African countries such as Burundi and Sierra Leone, and a growing number currently arriving from Burma. Vickery is a unique phenomenon both in Dallas and nationally, as a low-income neighborhood pocketed within an area known for its wealth. It is located only four miles away from the SMU campus, and is in close proximity to the Village and the Park Cities.

Upon arrival to Vickery Meadow, newly resettled refugees have nearly insurmountable obstacles to overcome; they are given six months in which to learn English, find jobs, assimilate into American culture, and become self-sufficient as families. In addition, they have three years in which to repay the cost of their plane tickets, a cost that can be in the thousands of dollars. The skills they have that translate to the American workplace are limited, and many refugee families include a large number of children, creating an added challenge for achieving self-sufficiency. Besides economic hurdles, settling in a new country also means facing additional emotional obstacles: adjusting to a new culture, finding a place within a new community, becoming used once again to living outside of a refugee camp. Children and young adults generally do better

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<sup>1</sup> Ministry Area Profile prepared for Park Cities Baptist Church, 2006

with this process, but for adults, the process can be extremely difficult; they have a harder time learning a new language and adjusting to a new culture, at the same time that they hold greater amounts of responsibility. Currently, there are many aid agencies that work within Vickery Meadow, but the needs of the community are still far greater than the assistance that is being provided. According to a needs assessment done of the community in 2006, mentorship and economic assistance are two of the foremost needs continually present in Vickery.

The old adage about teaching a man to fish may be worn, but there is a large degree of truth to it; in many instances, empowerment can be far more effective than simply providing economic assistance. In this vein, microenterprise programs have been established in developing nations around the world, and similar programs have been adapted for communities within the United States. Microenterprises are small-scale business run by individuals, utilizing skills that are already present to help the individuals economically as well as to empower them by giving purpose to their abilities. The goods produced can be anything from handmade crafts or clothing to food items.<sup>2</sup> Microenterprises are often started with the granting of a microloan, which may be granted through individuals or agencies. From firsthand experience working with the refugee families of Vickery Meadow, as well as discussion with representatives from the Vickery Meadow Improvement District, DISD, the International Rescue Committee, and Catholic Charities, we believe that Vickery would be an ideal location to pilot a microenterprise program that would provide empowerment, mentorship, and the opportunity for economic growth for these families.

The idea first arose this past fall during Urban Plunge, an immersion experience in the Vickery Meadow community held through the Catholic Campus Ministry at SMU. Through

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<sup>2</sup> Adelante Foundation, <http://www.adelantefoundation.org/>

further conceptualization with members of aid agencies that are currently active within the neighborhood, we have worked to develop a more in-depth idea for what we believe will be a successful program. There has already been a large amount of support and enthusiasm expressed for the idea within the Vickery community, as well as within the community of SMU Catholic, both among SMU students and parishioners. A Big iDeas grant would enable us to have the funding we need in addition to the already established support to undertake such an endeavor.

To establish the program, a pilot group of twenty to thirty Vickery residents would be chosen, through recommendations from volunteers in the neighborhood and an application process assisted by family mentors. These participants would be chosen based on their dedication to past program initiatives, applicable skills and talents, and need for the benefits the program could provide. Over the course of the program, these participants would be provided with ongoing mentorship, through weekly or bi-weekly meetings and periodic home visits, helping the participants to stay on track as well as provide them with a source of community support. The first step would be to assist them in gaining a microloan that would cover the start-up costs of their enterprise. Financial advisors available through the IRC would be able to help with this process. A good portion of the microloans could be financed through money from this grant, with additional loans being possible through local microloan agencies such as Plan Fund. We would work with and model this aspect of our program after organizations that have already successfully implemented similar programs, such as the IRC San Diego. Each of the participants would be supported as they create items to be sold at a community market held in conjunction with the celebration of World Refugee Day in August, 2008.

Should the program succeed up to this point, we would seek to sustain and grow the program through locating additional funding in order to recruit more participants, hold more

events at which goods could be sold, and expand upon the resources available to the participants in the program, developing the financial education available to them even further, using the income provided by the microenterprise as a motivation for the participants to develop their own financial skills. In the long term, the ideal outcome of this pilot program would be a self-sustaining tradition of microenterprise in Vickery Meadow that would include regular market events in a permanent space within the neighborhood. Such a program would provide a center of community and support for the residents of the neighborhood, as well as an inviting place for members of the greater Dallas community to connect with this diverse, vibrant group of people.

### **Proposed Timeline**

#### *Early March, 2008*

- Benchmark best practices and plan on how we can incorporate them
- Put together promotional materials for the program. Identify best method of distribution, as well as languages needed besides English.
- Outreach within Vickery Meadow
- Continue to develop relationship with current aid agencies present in the neighborhood, developing networking opportunities and raising awareness of our program
- Promote program through greater Dallas and on SMU campus, recruit volunteers
- Assemble application materials, connect with volunteers/ family mentors through the IRC and Catholic Charities that will help with application process

#### *Mid/Late March, 2008*

- Application Deadline
- Review applications, choose final group of participants
- Have participants sign formal agreements—agree to meetings, home visits, commitment to program through August
- Begin to contact loan-granting organizations, build relationship to prepare for assisting participants in applying for loans if additional funds are needed
- Identify legal needs for granting microloans, and develop relationship with local lawyers/Dedman School of Law as resources

#### *April, 2008*

- Further, in-depth research of similar programs; visit programs, sustain contacts, identify how to emulate success of these programs in Dallas

#### *April-August, 2008*

- Weekly meetings of participants to touch base and keep on track
- Regular home visits of participants
- Ensure that participants have financial advising and/or additional assistance as needed
- Adjustments as needed to ensure continued participation

*Mid August, 2008*

- Target date for fair

*Late August, 2008 - onward*

- Reflection on success of program, alterations to program as needed, further investigation as to sustainability, seek additional funds and resources

### **Anticipated Budget**

*Promotional Materials:* To promote awareness of the project within the Dallas community, to encourage volunteerism and participation, and to have a source of contact information available for those who are interested.

- Posters/fliers: \$200
- Brochures: \$350

Total: \$550

*Application Materials:* To provide potential participants with comprehensive materials that explain the purpose of the program, the commitment involved, and the resources available.

- Booklet/introduction to program, application form: \$125
- Handbook for participants: \$125
- Translation services, if necessary: In kind contribution, \$0

Total: \$250

*Managing/Granting Loans:* To ensure the resources needed to provide microloans to the participants of this program.

- Legal consultation/assistance: In kind contribution, \$0

*Research:* To see, first hand, similar programs in action, and to establish and encourage connections with similar programs that will benefit ours in the long term, providing support and ideas as we grow.

- Travel expenses: \$1000  
     *\$500 stipend each for two students to visit IRC San Diego program*

Total: \$1000

*Marketplace:* To promote and host a one-day marketplace where program participants can sell their goods in a welcoming, communal environment.

- Promotional materials/ fliers for event: \$350
- Venue: donated space, park or school, \$0
- Tent, tables and chairs to construct booths: \$900

- Misc: \$250

*possibly: drinks, decorations, balloons*

Total: \$1500

Grand Total: \$3300

*Balance of grant to be put towards awarding microloans.*