



THE Globe trotters

Mike and Claudia McKay make a living and a life bringing new opportunities and creative solutions to third world nations

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When people travel abroad, many make the trek for leisure—



MALAWI

just to explore far-off lands or vacation in the exotic wilderness. Mike and Claudia von der Ohe McKay '99 spend their days traveling, with a different goal in mind.

Nothing short of literally changing the world, the couple has used their education and skill to transform the lives of those in impoverished nations. With Mike spearheading projects in the field of technology and Claudia harnessing the power of microfinance, they seem to be the couple of creative solutions. Two people who see no path and then make one, trailblazing in their respective fields of interest, the McKays are people who know how to take what they know and apply it to serve the greater good.

It all began in a place called Mid-Quad. They were freshmen in Berger Hall, fast friends who eventually took a trip together to Mexico City with the Inter Varsity Christian Fellowship. As if a tell-tale sign of their future, after spending time out of the country together the two started dating.

Mike's perspective also was broadened about life outside of the United States. "It was a life-changing experience for me," he says of that first venture. "I had never been out of the United States before. It was this crazy metropolis with all these different people."

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Life after college led to Los Angeles, where Claudia worked for the Boston Consulting Group while Mike finished his engineering degree at UCLA and worked in technology consulting.

"Both of us have taken somewhat convoluted paths," Claudia says. "When I graduated I was working for a consulting firm. I was living in South Central L.A. but going to the fanciest dinners. I had my foot in two totally different worlds."

She was able to find a bridge between the business world and lower income brackets when she discovered microfinance while earning her MBA at Oxford in the United Kingdom.

Microfinance, by nature, works well in Third World nations; lending is focused toward poor business persons in need of start-up cash.

"Traditionally, people think of small loans being given to entrepreneurs. That is certainly part of microfinance. But it's expanded in recent years. Poor people actually need a range of products and services," Claudia says of the burgeoning field.

While Claudia completed her MBA, Mike worked in technology consulting for the British government. The couple spent three and a half years in England together before moving to Africa.

"We both really wanted to live and work in a developing country. Claudia was working with Opportunity International out of their Oxford office and had been looking for a field-based position for a while," says Mike.

Claudia interviewed for a position in Malawi and was offered the job. At the time, Mike was working with NBC Universal and could work from anywhere. So, off they went.

In Malawi, they both strove to apply what they knew.

Claudia became Head of Microfinance Banking for Opportunity Bank of Malawi, a commercial microfinance bank with more than 200,000 customers. Managing a team of nearly 100 people in disbursing loans throughout one of the five poorest countries in the world, Claudia achieved a repayment rate of 99 percent. She also experimented with technology, eventually developing a nationwide network of ATMs.

A primary goal was to help the citizens of Malawi to save money: a building block for their futures.

"In Malawi, we focused on saving services," she explains. "Many people think that poor people don't need to save. But we found that the people there did need ways to save money. We found that if you provide those services people will take it up."

Much like his wife's success bringing new financial opportunities to the citizens of Malawi, Mike experienced his own triumphs bringing cutting-edge technology to the medical community.

"At the heart of who I am, I am a geek. I love technology," he says.

Currently, Claudia is working for CGAP, a World Bank-housed policy and research center dedicated to advancing financial access for the world's poor. Her specific focus is on technology and the way it is rapidly changing the way people access basic financial services.

"One billion people today that do not have bank accounts do have cell phones," she says, "and cell phone (or branchless) banking is reaching these previously unbanked clients who could never be profitably reached with traditional branch-based models."

With the health care organization Baobab, Mike led a group of Malawians to design systems for delivering HIV/AIDS treatment throughout the nation.

"I was put in charge of a group of Malawian software developers. I taught them how to be Silicon Valley-based, California software developers. It flew in the face of what the Malawian workforce was like, but it worked for our team," he says.

Using this unique approach led the group to success.

"There are very few doctors—260 total—in Malawi. And yet one million people are stricken with HIV. By encoding a doctor's knowledge into a computer, a nurse or even someone right out of high school can deliver the treatment," he says.

"We came up with a rich set of data that the government can use as well," he adds.

Overall, he was able to leave the country knowing that he'd made a mark.

"I was thrown into the deep end of a global pandemic and told to help figure out a problem. I learned a lot about HIV in Malawi. Now I'm trying to replicate that success in other areas."

Noting that he recently returned from Manila, he explains that places like the Philippines can benefit from systems developed in Africa. Many Third World nations are taking advantage of new technology that is only being adopted slowly in the United States.

"It seems that there is a 'leapfrogging' process, whereby poor countries are innovating their ways out of trouble," he says.

As the culture of the Internet grows, many have looked to mobile technology as the next frontier to master.

"There are now five billion cell phones in the world. These are not just boring telephones, but personal computers with the power to bring banking and other services to people's hands. We are just beginning to figure out how to leverage that technology," says Mike.

"In Malawi, a brand new cell phone costs \$10. People who are illiterate have cell phones," he continues, noting the striking power of mobile phones all over the world.

Claudia's profession is no less progressive.

"Microfinance is a really exciting field. In the past people have viewed it as charity, and I think that hurt the field. When it's donor dependent, there's not a lot of room for growth. More than ever before, we're making sure that people are paying for the services they are receiving. In the

future, we'll see a lot more market research, development, and business approaches," she says.

Currently, Claudia is director of product development for Opportunity International.

"We have provided financial services to more than a million people in 27 countries generally living on less than \$3 a day. The goal is to provide capital to start or expand small businesses that put food on the table, create jobs, and build a safety net for the future," she says.

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Though the couple has seen cutting-edge successes in their respective fields of interest, they both view their work as service.

"In Malawi, there was a lot of suffering that shouldn't be there. Crops died and withered, so people were starving. Both of us are working to diminish the suffering. I would love to see the level of healthcare increase," says Mike.

Claudia adds, "As we've traveled, I would talk to people—to the chief of a village, to farmers, to farmers' wives—and you realize that these people are not very different than us. The farmer's wife wants a roof that doesn't leak, she wants to send her kids to school, and she wants them to have a better life than she did."

Far from Mid-Quad and the lawns of CMC, the couple has experienced a wide range of worldly cultures and traveled to nearly 40 countries.

Now creating a home base in Washington, D.C., the couple is still traveling to other nations to do their work.

"We've spent a lot of time talking about what's next—how long we can keep this up. Right now we're pretty wide open. I'd be surprised if we lived in the United States for the rest of our lives," says Claudia.

"We have both talked about China and the incredible opportunities there are there to experiment with innovative leap-frogging technologies," adds Mike.

Being married to a fellow CMCer has helped them move forward, in that the way they met created a strong foundation.

"College for both of us was such a pivotal turning point. We sort of grew up together. It makes the marriage easier because we've been growing together," says Claudia.

Though it has been ten years since their graduation, the McKays say the more time that passes the more they appreciate the lessons of their alma mater.

"I came to CMC from Reno, Nev., and, at 18, I remember thinking that I had the world figured out. Then I heard conversations in the hallways of Berger Hall and my world turned upside down. CMC really pushed me out of my comfort zone," Mike says.

From Malawi to Manila, the McKays are at home in the world and using their experience, knowledge, and hearts to bring about the kind of change of which to be proud.