



# Right Sharing of WORLD RESOURCES

3RD QUARTER 2023 | [www.rswr.org](http://www.rswr.org)

## Monitoring and Evaluation for Growth and Success

The cultural, historical, and legal differences in each RSWR partner country shape the various ways in which program coordinators assist and monitor women's groups. The program coordinators are from our partner countries and are best able to discern how to support women's groups in their areas. In India there is a cultural precedent for Non-Governmental Organizations, or NGOs, as a way to connect with women's groups. NGOs in India are great partners, because they are aware of their communities' needs and know how to identify women who would benefit from the support of a women's group. Additionally, the NGOs are connected to other social benefits such as health care, career guidance, tuition for children, veterinary care, plant samples for personal kitchen gardens, applications for identification cards, government pension applications, and more.



The India Team: R. Kannan, Abinaya Murugesan, and Nallandala Purushotham

### THE PROGRAM COORDINATORS IN INDIA EXPLAIN:

"Most Indian women's Self-Help Groups are informal and not legally registered with the respective Government Departments, because the groups are very small, 10-15 women, and work in a micro-level community. Women's Self-Help groups are not legally fit to directly access any funds from foreign sources, whereas NGOs are eligible to receive funds on behalf of the women groups.

"Therefore, we train the NGOs to identify the poorest and most vulnerable women. Then we train them to form the groups, give them trainings on Self-Help groups, their rules and regulations, and roles and responsibilities, motivate them to start a business, help them identify the right business, collect their basic details and documents required, and, once everything is prepared, they apply for the grant for that women's group."

### MONITORING:

Over the years, RSWR has learned that it is important to regularly evaluate the progress of a women's group throughout the one-year grant cycle. This allows RSWR country coordinators to help groups pivot when necessary and cater training to the needs identified in the monitoring process. Every month or so, the Indian NGOs conduct self-help group meetings to monitor

Continued on page 2



The RSWR India Team visits a women's group under the care of the Rural Women Development Trust (RWDT) with RSWR General Secretary Jackie Stillwell and RWDT leader Alamelu Bannan.

## PARTNERING WITH WOMEN IN COMMUNITY TRANSFORMATION

GOD CALLS US TO THE RIGHT SHARING OF  
WORLD RESOURCES, FROM THE  
BURDENS OF MATERIALISM AND POVERTY  
INTO THE ABUNDANCE OF GOD'S LOVE,  
TO WORK FOR EQUITY THROUGH  
PARTNERSHIPS WITH OUR HUMAN FAMILY  
THROUGHOUT THE WORLD.

### Board of Trustees

PRESIDING CLERK  
**Marian Beane**  
Piedmont Friends YM

RECORDING CLERK  
**Liz Gates**  
Philadelphia YM

TREASURER  
**Sally Weaver Sommer**  
Lake Erie YM

**Jonathan Brown**  
North Pacific YM

**Max Carter**  
North Carolina YM

**Thomas Gates**  
Philadelphia YM

**Phil Goodchild**  
Western YM

**Spence Hamrick**  
**Peggy Horner**  
New England YM

**David Leonard**  
Philadelphia YM

**Becky Perry**  
Western YM

**Beirne Roose-Snyder**  
Baltimore YM

**Bob Runyan**  
Pacific YM

**Brooks Shippen-How**  
New England YM

**Chris Siegler**  
**Margaret Sorrel**  
North Pacific YM

**Jackie Speicher**  
The New Association  
of Friends

**Ruthie Tippin**  
Sierra Cascades YM

**John Voss**  
Philadelphia YM

**Gloria N. Wafula**  
Philadelphia YM

GROWTH & SUCCESS continued from page 2

and document the progress of businesses, individual savings, and other welfare activities.

### RSWR INDIA TEAM MONITORS NGOS AND WOMEN GROUPS THROUGH:

1. Orientation training to women beneficiaries during distribution of funds.
2. First-month project review meeting (offline) to streamline the project in the right direction.
3. Frequent online meetings for periodic monitoring, evaluation, and training.
4. Project activities review and planning meeting at months six and nine.
5. A consultation meeting to ensure sustainability of the project.

### EVALUATION AND FOLLOW UP:

The grant cycle is one year and there are three times when women's groups are evaluated in that period. The Right Sharing India team has a baseline rubric, which the women fill out at the beginning of the grant cycle, at six months, and after one year, in order to make an impact analysis. They also take random case studies of individual women. An example of one such case study is elsewhere in this newsletter.

Evaluation ensures that the RSWR team and the NGOs can provide significant support to the women's groups. This support leads to effectively managed grant funds, which, in turn, allow the women's groups to issue 10-12 new loans each month. Monitoring and evaluation ensure that more women receive support and that the support they receive is effective and efficient.

## Generations of Impact

One micro grant to a women's group can have a long-lasting impact on a community. The grants themselves don't function without the ambition, dedication, and tenacity of the women who have formed a community of support. This change in a community over time is exemplified by Abi, the newest program coordinator in India. She is the granddaughter of a loan recipient and learned about RSWR through her grandmother.

Mrs. Pandiyammal Sadasivam, Abi's grandmother, is from Muruganpatti village in Madurai District, Tamil Nadu, India. In 2008-2009, Mercy Trust, an RSWR partner, started working with women in Muruganpatti village. Mrs. Sadasivam was a trusted older woman there. She became invested in the project as a leader and loan recipient because she understood what equipping women with skills and resources could do for the village. She helped other women join the group and was a trainer on traditional methods of masala powder preparation.

"My grandmother was one ambitious woman whom people respected and she had the power to influence people; she still does. That is one thing which I admire about her, she is such a bold lady who is always very active. When my grandfather fell sick, she took up his position in the family and guided all of us. When I completed 8th standard (equivalent to 8th grade in the U.S.), she gave me a watch. She said she wanted me to become a professional who wears watches, as it wasn't common in the village for everyone to wear a watch. That was my first wristwatch.



Mrs. Pandiyammal Sadasivam



India Program Coordinator Abinaya Murugesan with her grandmother Mrs. Pandiyammal Sadasivam

**MY GRANDMOTHER GAINED A LOT OF RESPECT FROM PEOPLE IN THAT AREA WHO WANTED TO FOLLOW HER PATH. ... AS SHE WAS AHEAD WITH HER THOUGHTS, SHE ALWAYS MOTIVATED OTHER WOMEN IN THE FAMILY AND THE VILLAGE FOR YEARS ..."**

—ABI, INDIA PROGRAM COORDINATOR

My grandmother gained a lot of respect from people in that area who wanted to follow her path. She was one of the few who overcame the patriarchal society by coming out and working. As she was ahead with her thoughts, she always motivated other women in the family and the village for years, and now here I am, her granddaughter, with the title of Doctor, holding the position of program coordinator for India."

## Partner Highlight

My name is P. Jayamma and I am 39 years old. I have two sons. I used to be a daily wage laborer along with my husband. Unfortunately, my husband got addicted to drinking and spent all the money on that. It was very challenging for us to provide a decent education to our children due to our financial instability. As a result, I sent my elder son to work as a goat-keeper under our village landlord, while I only sent my younger son to school.

After a few years, my husband passed away due to alcoholism. I had to take responsibility for my family and become the sole breadwinner. I started working as a daily wage laborer for house construction. However, I faced ill-treatment from the people I worked

with. My husband died with significant debt. The money lenders used to come to my home and harass me. It was a very tough time for me, but I did not give up. I kept working hard and doing everything I could to provide for my children.

During these tough times, I came across the RAIDS Institute in my village. They explained to me about the RSWR program, along with the various training and development programs offered through them. After learning all of this, I decided to become a partner in the women's group and start my own business.

I took a loan of Rs.10,000 from the women's group. With this amount I was

able to start an evening snack business. Thanks to the training provided by the group, I learned some business tactics that helped me run my business successfully. Additionally, whenever I needed help or advice, the group was always there to extend their support and provide valuable suggestions. Now my business brings in Rs.350 to Rs.400 per day, which has significantly improved my financial situation. I am proud to say that I have cleared all the debts left by my late husband, and I can now take better care of my children. Thanks to my business, I no longer have to send my elder son to work under the landlord. My family and I are leading a respectable life now without having to depend on anyone.





## RIGHT SHARING OF WORLD RESOURCES

101 Quaker Hill Drive  
Richmond, IN 47374

**RSWR** Return Service Requested

NON-PROFIT  
U.S. POSTAGE  
**PAID**  
PERMIT 8  
RICHMOND, IN

## Support RSWR

### BECOME A MONTHLY SUSTAINER

Regular giving from a checking or savings account, or by credit card, is a great way to support RSWR all year long! Sign up at: [www.rswr.org/recurring/](http://www.rswr.org/recurring/)

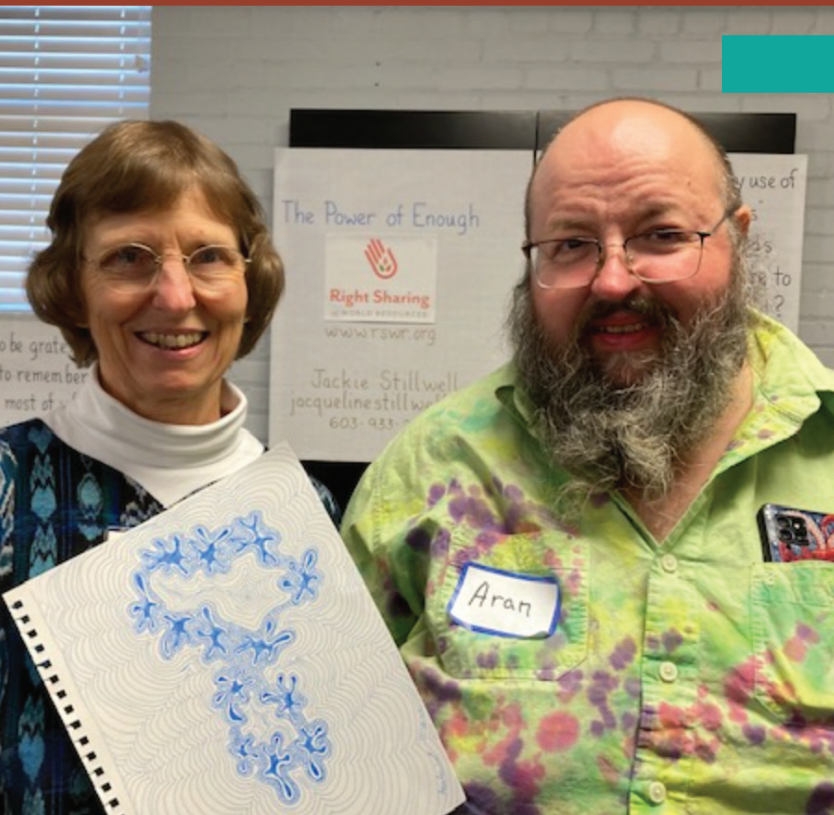
### SEND YOUR STAMPS

Contribute to RSWR by saving used postage stamps. Visit [www.rswr.org/stamp-program/](http://www.rswr.org/stamp-program/) for more information and send stamps to: Stamps for Right Sharing c/o Indianapolis First Friends, 3030 Kessler Blvd. East Dr., Indianapolis, IN 46220.

### USE GOODSEARCH

Designate Right Sharing of World Resources and all of your Internet searches and purchases will contribute to RSWR's transformative work with no cost to you.

## THE POWER OF ENOUGH



Right Sharing's General Secretary, Jackie Stillwell, offers a workshop called The Power of Enough. It includes the following queries:

1. **What do you need in your life? What is essential for you?**
2. **What is security? Does money mean security? Why or why not?**
3. **How can you balance your use of time, energy, and "things" to free yourself to do God's work, and to contribute to the right order of the world?**

If you would like Jackie to offer this workshop to your Monthly Meeting, please reach out to [rswr@rswr.org](mailto:rswr@rswr.org).

*Jackie Stillwell and Aran J Reinhart were together at a "The Power of Enough" workshop in Ohio. Aran presented Jackie with this beautiful drawing. In addition to drawing, Aran is also an avid crocheter of hats.*

**RIGHT SHARING OF WORLD RESOURCES**  
contributions are tax-deductible in the USA as allowable by law. RSWR is a 501(c)(3) organization; our tax identification number (EIN) is 31-1636209.

## Right Sharing of World Resources

[www.rswr.org](http://www.rswr.org)  
937.966.0314 | [rswr@rswr.org](mailto:rswr@rswr.org)