



RIGHT SHARING NEWS

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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 partnership with our sisters and brothers throughout the world.

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From its inception 35 years ago, RSWR was conceived as a ministry whereby financially blessed Quakers would share our financial gifts with those in need. During these 35 years Friends' generosity has helped thousands of people in India, Africa and Central America to establish more liveable incomes for their families. RSWR thanks you, Friends, for your kind support.

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[Information for prospective partners](#)

Annually, RSWR's finances are reviewed by a certified public accountant. In each winter issue of the newsletter we share a summary of our financial status. In 2004 total income was \$332,991.53 and expenses were \$325,369.52. RSWR receives virtually all of its revenue from Friends. 76% comes from individual households, 12% from monthly meetings and churches, 3% from yearly meetings, 4% from special events (Simple Meals), 1% from interest generated from interest-free loans, and 4% from funds restricted to support specific projects.

[Monthly memo from New York Yearly Meeting's RSWR Committee](#)

60% of all funds received goes directly to grants. In 2004 we made grants totaling \$184,630 to 43 organizations. 16 (37%) were to Friends groups, 15 in Kenya and 1 in Uganda. 3% goes to "overhead" (rent, board expenses, equipment, accounting services). 8% is needed to print and distribute the newsletter. 6% is needed for operational costs (postage, office supplies, professional services, and telecommunications), and 23% provides staffing for grant-making. We are regularly asked about RSWR's "overhead". What is usually meant is, "How much of my contribution goes to program"? The answer for 2004 (and it has not changed much from year to year) is 85%, with 83% is devoted to RSWR's grant-making program and 2% to our education ministry among Friends. Of the 15% which is not program, 2% is for fund raising and 13% is administrative cost to maintain the organization's operations.

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TSUNAMI RESPONSE

The world was grieved by the devastation of the tsunami which struck coastal regions of the Indian Ocean in December, 2004. With several RSWR partners in Tamil Nadu, the state in India most struck by the tsunami, we began to receive emails from organizations in India who were responding to the disaster. We have heard much in the press about relief efforts for tsunami victims, but often do not hear the stories of poor people collecting what resources they could and traveling to the coast to help. That is what many RSWR partners did. Many of these groups were current or past RSWR project partners. Some requested financial aid and some sought our prayers. RSWR staff and board felt called to respond to these pleas for assistance and informed our supporters of the need in India. Friends responded lovingly with financial assistance totaling \$38,300.

In collaboration with project partners, RSWR's liaison in India, Dr. R. Kannan, and two RSWR Board members (Geeta McGahey and Chris Moore-Backman, who were in Tamil Nadu visiting recently approved project sites), the Board discerned four guiding principles for our tsunami relief efforts:

1. Support will be through current or past RSWR project partners.
2. Support will also be through Dr. Kannan and his organization, The Madurai Institute of Peace Science.
3. Support will be focused on the same constituency who are the beneficiaries of our micro-enterprise projects (the poorest of the poor).
4. Supported efforts will focus on the long term development of a family's ability to generate an income.

On February 23 the Board announced the following grants in support of tsunami relief efforts:

\$22,900. Madurai Institute of Peace Science and its director, Dr. R. Kannan (Dr. Kannan is RSWR's representative in India), will provide revolving loan fund capital and training to 20 self-help groups and operate a child support center. The project will be implemented in the villages of Seruthur and Vellapallam, Nagapattinam District and the village of Allikan, Kanyakumari District. This project is a collaboration of ten grassroots organizations, 7 of which are current or past RSWR project partners.

\$5,000. Gramodaya Rural Development Society (GRDS) will provide school supplies for Dalit children and revolving loan fund capital to their mothers so they can reestablish their fish vending businesses. The project will be implemented in Thiruvallur District (the northern-most district in the state of Tamil Nadu). GRDS is a current RSWR project partner.

\$3,925. People's Organisation for Rural Health, Education and Economic Development (PORHEED) will implement the micro-enterprise portion of relief work in the village of Simon Colony, Kanyakumari District. PORHEED collaborated with the Sabina Fund from the US to provide immediate assistance in this village. RSWR funds will allow PORHEED to establish income-generating opportunities in the village. PORHEED was a project partner in 2002.

\$6,475 PACHE Trust will implement child support and income-generating activities in the village of Sinnoorpetai, Nagapattinam District. PACHE Trust will provide food supplements and pre-school for children 0-3, provide stress workshops in schools, form children's clubs in schools where play therapy will be done, provide post-traumatic counseling, provide healthcare counseling, and provide training in finance management (persons who have lost family members are receiving a grant of \$2,275 from the state and national government). Additionally, six self-help groups of 15 members each will receive a \$230 to start a revolving loan program. PACHE Trust was a project partner in 1992-94 and 1999-2001.

2005 DECLARED INTERNATIONAL YEAR OF MICROCREDIT

RSWR and many other organizations working to address the poverty of the poorest people on the planet all agree on at least one thing: the best way to do that is via micro-enterprise. On November 18, 2004 the United Nations declared 2005 as the International Year of Microcredit. From its beginning 30 years ago in Bangladesh, with the Grameen Bank, the micro-finance movement has continued to grow. Now, it is broadly recognized as the primary means by which the very poorest people on the planet (the 1 billion people living on less than \$1 per day), are helped to improve their living situation.

More than one billion people – 90% of the world's self-employed poor – lack access to basic financial services, depriving them of the means to improve their incomes, secure their existence, and cope with emergencies. Poor people are becoming part of the global financial market and want to access a greater range of financial services and products. The world has set an ambitious course to meet the Millennium Development Goal (MDP) of cutting in half, by 2015, the proportion of people living on less than one dollar a day.

Where does Right Sharing fit into this evolving picture? At the bottom. Virtually all micro-credit programs or commercial services are geared to non-governmental organizations (NGOs) which are much larger than the NGOs with whom Right Sharing works. That means that there are hundreds of thousands of grassroots organizations all around the world which have no other resources other than local ones. That is a good, and essential, start. However, capital resources from outside their working area are needed to help these small NGOs institute a micro-credit program which can support its members in starting their own businesses. This is the

place where Right Sharing has and will focus its resources.

Why should this be? In one sense it is because we are expected to, "... Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me." [Matthew 25:40]. To this we are called if we desire to be called righteous, and to be at the right hand of Jesus. Being at the bottom also makes practical sense. It is where the least amount of resources can be used to leverage the greatest amount of improved life situation. Where else can \$50 be used to help a woman start her own business which will, in turn, provide the means to send her children to school, to feed them well, to improve her family's health, to find economic security, to become a voice in her community, and to become more fully the child of God?

International Year of Microcredit Resources:

[United Nations Development Program](http://www.unCDF.org/english/microfinance/) - www.unCDF.org/english/microfinance/

One of the two United Nations portals for the IYM

[Millennium Development Goal](http://www.un.org/millenniumgoals/) - www.un.org/millenniumgoals/

The UN MDG website

[The Micro-Finance Gateway](http://www.microfinancegateway.org/) - www.microfinancegateway.org/

The Internet portal for technical micro-finance resources

STUDENT INTERNSHIP PROGRAM

One of the great blessings in moving to the campus of Earlham College has been RSWR's opportunity to interact with the student population of Earlham. In the fall Roland was invited to participate in the non-profit management class of Dr. Monteze Snyder. Roland introduced the students to RSWR's work and asked students to review proposals, write proposal summaries and, using RSWR criteria, select proposals that they would fund. It was an enlivening time for the group and an incredible opportunity to introduce young people to our work.

Also in the fall, we launched an internship program with our first student, Fatima Carson. Currently we have two interns; Fatima has returned for a second term and Greg Woods has joined us. It is truly exciting to feel the infusion of energy and ideas these young people bring when they enter our office. Both Greg and Fatima are Peace and Global Studies majors and are dynamic people deeply involved with the Earlham community. Fatima's focus with RSWR has been in the proposals process. She has been so adept at our proposal screening process that she was able to train Greg. In addition to screening proposals, Greg is organizing simple meal/educational evenings for groups of students. Our first simple meal was February 27. Both Cindi, who is supervising the internship program, and Roland are tremendously blessed by the vitality Greg and Fatima bring as evidenced by Fatima's article below and, following that, an introduction to Greg.

My name is Fatima Carson and I am a student intern at Right Sharing of World Resources. I am in my second year at Earlham College where I plan on earning a double major in Peace and Global Studies and Economics. I found my way into the Right Sharing community through the Bonner Scholarship program. As a Bonner Scholar I commit to a minimum of 10 hours of service a week. At the start of fall semester I was looking for a service site that would speak to my commitment to peace and justice while simultaneously corresponding with my academic pursuits. Right Sharing has fulfilled both of my initial aims and has provided me with an opportunity to gain first hand experience working with micro-credit income generation projects.

I arrived at Right Sharing with no previous grant processing or micro-credit experience and relatively little knowledge about the specific needs facing individuals in various developing countries. As I began my service with Right Sharing I first had to become oriented with the goals of the organization and the needs of those Right Sharing seeks to serve. I spent the majority of my time learning about the funding process and the details of processing proposals.

In my short time at Right Sharing I have seen a diverse pool of proposals. I have screened a spectrum of proposals ranging from very formal typed proposals seeking to promote income generation through technological training to hand written proposals asking for livestock support. Proposals seem to directly reflect the needs and stage of development of the community from which they come. The livestock example from Kenya helps to illustrate the tribal structure of the community, while the technological training example highlights the more market based economy in India. Although I am still on a learning curve, through reading and screening proposals I have gained some familiarity with the needs facing the communities Right Sharing serves.

In addition to increasing my global understanding of the role micro-credit plays in income generation and sustainable development, my time at Right Sharing has provided me with a real world context to which I can apply my classroom learning. Simultaneously my coursework has enhanced my understanding of the underlying economic issues that Right Sharing seeks to address. As I do my reading for my Economics of the Environment class I am able to relate the examples cited in the text concerning the connections between sustainability and population growth with education and economic empowerment of women, to the income generation proposals I have read from Tamil Nadu. Likewise, microeconomic principles that I study in class relating to competitive markets come to have more meaning when I see how the market prices for vermi-compost anticipated in proposals from the same district come to settle at the same price.

Beyond helping to serve as a link between my course work and service, Right Sharing

has helped me to forge meaningful connections between my everyday life and world events. Soon after learning about the Sumatra Tsunami, I thought about the work that Right Sharing does in the region. As facts were revealed and news stories unfolded, I felt that my work with Right Sharing had provided me with a deeper understanding of the grant and aid process that would occur in the following months.

Although my work with Right Sharing has helped me to learn numerous lessons about micro-credit and international aid, my time serving at Right Sharing has most importantly reminded me of the generosity of the human spirit. When I first joined the Right Sharing team I was confused about how Right Sharing's work could be self-sustaining if it provided grants and did not ask for anything in return. It was explained to me that the work of Right Sharing is made possible solely through the contributions of individuals. I have learned that it is the generosity of Right Sharing supporters that allow the work of Right Sharing to grow indefinitely.

I would like to thank Cindi and Roland for providing me with this amazing opportunity to be part of the Right Sharing family.

I am Greg Woods, the new intern at RSWR, from Jefferson City, MO. I am a member of Columbia (MO) Friends Meeting and currently attend Clear Creek Meeting in Richmond IN. I am a second year Peace & Global Studies/Spanish Interdepartmental major. I came to Earlham to study Peace Studies because after September 11 I saw a lot of people calling for war and violence. But I had an opposite reaction from others. I felt called to back to the Friends Peace Testimony. At that moment I decided to devote my life to working for peace.

I have had experience working with non-profits before. In 2000, I co-started an organization called Project Lakota after visiting the Pine Ridge Reservation in South Dakota. Project Lakota is under the care of St. Louis Friends Meeting and raises money to help with housing needs on the reservation. Because of my work with Project Lakota, I received the Clarence & Lilly Pickett Grant for Quaker Leadership last year.

I decided to intern at RSWR this semester, because after graduation I hope to do similar work. Also I believe strongly in their mission to help others around the world help their communities. I think that is the best way to help people, because it allows them to be self-efficient. This fits well into the global part of my Peace & Global Studies major. This semester I will spend half of my time reviewing grant appeals. With the other half I will try to raise campus awareness about RSWR and about the poverty in the world. I will do several presentations to different campus groups with two goals; to organize a group of students to start having simple meals on a regular basis and to convince several campus houses to start having a regular simple meal together. During my time here at Earlham, I have noticed that students have taken for granted their privileges in society, so I hope by promoting simplicity, students will

think more about the world.

SHARING STORIES

Stories are how RSWR is able to share the heart of our work. Following are two stories. The first is from Sabina Wangia and the Ngong Road Self-Help Group which makes real the work from the perspective of a project partner. The second is from Rebecca Payne, a Friend in Michigan who recently sent us a reflection on her meaning of simplicity.

NGONG ROAD SELF-HELP GROUP

We at Ngong Road Monthly Meeting - United Society of Friends Women (USFW) of Nairobi Yearly Meeting were very delighted to receive a grant of \$5,000 from Right Sharing of World Resources on July 21, 2004. We say thank you. On August 21, we held a planning meeting, the aim of which was to select the poorest group of women within our meeting. According to 1st Timothy 5:3 and James 1:26-27, a group of 50 persons were chosen; 29 are widows, 1 is a widower, and 20 are guardians of orphans. All live in the Kibera and Kawangware slums of Nairobi. These two slums are served by Ngong Road and Kawangware Monthly Meetings. This first year will concentrate on residents of the Kiberi slum, with a few members from Kawangware Meeting. The second year will incorporate more of the Kawangware women.

Three training sessions for the group were carried out. The first session covered the meaning of a group and the definition of the revolving fund. The second session was an introduction to small business management, including two sub-topics; A) Types of businesses and how to manage them. The members were asked to name the businesses they have or would like to have, B) simple bookkeeping. The last session was on the importance of officials visiting the business sites. This was explained to the group, after which a pastor accompanied 32 widows to their in-home business sites. A pastor was used because he was on field attachment, was interested in the widow project, and because he would be able to handle certain scenes and situations with prayerful and counseling skills. In early November during the groups' regular meeting, smaller groups of five were formed, Each group has a team leader, secretary and a treasurer. The groups and members are also formed in order to share information. Loaning of money was to be done in these groups.

Micro-financing was started on November 21, with 13 women receiving a loan. On December 4, 16 more women received loans of \$25. Businesses which have been started range from selling vegetables to babysitting for working mothers, to selling of air time for cellular phones, to cooked food, to soda sales, and to selling used clothing. After a grace period of one month each woman will repay her loan, plus interest, within four months. The first payment was received December 8. The next group of 21 women will get loans starting April, after we have recovered most of the loaned money.

REBECCA PAYNE

My grandparents' house only had one plain bulb in the kitchen. There are eight bulbs in my kitchen today. That's not counting the one under the microwave – or the one inside the microwave – or the ones inside the (two) ovens. I am embarrassed by the extravagance of my lifestyle. I did not intend it to be like this.

My grandparents did not have a trash can either. Paper went into the wood stove, glass food jars were refilled the next summer. The mat at the back door was made from strips cut from old tires. The flyswatter was a piece of an inner tube attached to a wire coat hanger. I felt more secure in their little house than I have ever felt since. All our needs could be met without leaving the farm. The land took care of us and we took care of the land that provided for us. It was an honest and pure life. I greatly regret that my own children did not grow up with that lifestyle at their core to sustain them.

In everything I do, I worry about the overuse of resources. I buy energy efficient appliances. I buy small cars. I try to limit the amount of plastic stuff I buy. I garden, but over the years my garden has gotten smaller and smaller as time pressures limit how much I can do. My family thinks I am strange to pay attention to such matters, as they go about buying and using at what seems to me a furious pace. Oh, and so do I. For all my worrying, I still spend and spend, wastefully. I give away bags of clothes every year. Our garbage can bulges every week. Our cupboards are full to bursting, with some of the food going bad before we can use it.

Inside me there is a small voice screaming out to stop it, but I don't know how. What would happen if we moved back to the farm and lived like my grandparents? No, I don't think I could do it. Quitting my job to live more simply would mean doing without some very important things. I keep working. I keep consuming. But I keep thinking.

I think of Martin Luther King's statement, "I cannot be who I am supposed to be unless you are who you are supposed to be" and I am haunted. I live a pitiful life, full of stuff but bereft of satisfaction. My consumerism prevents many – how many? – from being who they are supposed to be. The first step to change is to realize you need to make a step. Thank you folks at Right Sharing for helping nudge us toward making steps to self-sufficiency and simple living. I hope it isn't too late for us to heal the Earth and live honest lives again. God help us all.

DONNE HAYDEN LEAVES RSWR

Donne Hayden, RSWR's Education Coordinator, ended her service on December 31. Donne is a student at Earlham School of Religion in the Ministry of Writing Program and needed all of her time devoted to her experience there.

At the end of her service Donne completed two very important projects. The first is a revised RSWR website. Donne, along with the website manager Mary Eagleson, worked with the website designer to present an entirely new face to the website. The content will remain but the presentation will be much improved. The second will be making the RSWR Game readily available for use among Friends. Donne has been working with the game's designer, Carol Ashby, to make the game more easily accessible to Friends. Details will be available in the next newsletter.

HOW TO SUPPORT RIGHT SHARING FINANCIALLY

1. MAKE AN OUTRIGHT GIFT OF

- a. Cash
- b. Publically traded stocks
- c. Publically traded bonds
- d. Privately traded securities
- e. Tangible personal property¹
- f. Real estate¹

2. MAKE A GIFT WHICH PROVIDES AN INCOME TO YOU

- a. Charitable Remainder Trusts
- b. Charitable Gift Annuities

3. MAKE A DEFERRED (UNTIL THE DEATH OF THE DONOR) GIFT

- a. Bequests (include RSWR in your will)
- b. Designate RSWR as a beneficiary of your life insurance
- c. Designate RSWR as a beneficiary of your retirement plan (annuity, pension, Keogh, 401(k), 403(b), or IRA)

4. MAKE AN INTEREST-FREE LOAN

Loans can be recalled within 30 days. Current interest-free loans provide RSWR with income from interest of over \$4,000 per year

¹ Upon acceptance by RSWR

SPECIAL EVENTS AND ACTIVITIES

? SAVE STAMPS

Send them to Quaker Missions Project of Mattapoissett Monthly Meeting. Stamps should be sent to Brad Hathaway, PO Box 795, Mattapoissett, MA 02739-0795. This project has provided over \$15,000 to RSWR and other Quaker organizations.

? REMEMBER RSWR AT SPECIAL TIMES

In lieu of gifts at Christmas, birthdays, marriages, or other special times, ask that a gift be made to RSWR. Make a gift to RSWR in honor of the life of a person who has recently died.

? HAVE A SIMPLE MEAL

Contact the RSWR office or Education Coordinator for resources to do a Simple Meal. The Simple Meal is a wonderful way to have fun raising money and awareness at the same time.

? HAVE A SIMPLIFY LIFE GARAGE SALE

Contact the RSWR office or Education Coordinator to do a Simplify Life Garage Sale. It's fun to do, raises money, and helps you, your family and others learn about what is enough.

PERSONALLY

• EVALUATE YOUR LIFESTYLE

Take steps in your family to use fewer resources and to reuse and recycle more of what you do use. Encourage these practices in your meeting or church and in your community.

• PRAY

- for Divine guidance in understanding how our focus on the material clouds our vision of God's will for us as individuals, our families, and the Religious Society of Friends
- that the extremes of poverty and wealth, which are genuine hindrances to right relationship with God and each other, may be reduced and that God can, therefore, be more present to all of us.

TO OUR DONORS: Approved project support for 2005 totals \$207,500. We currently have 43 project partners, and welcome your gifts to meet the needs of all of these projects. There are 10 projects for which 100% of a contribution restricted to that project will go directly to the project. For a complete list of these projects, and a description of their work, go to the RSWR website, www.rswr.org. Meetings and churches which would like to be involved in any special way with any of the projects should contact:

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Right Sharing News is available via email. Contact the RSWR office to request an electronic version of the newsletter; available in PDF format.

Send contributions to RIGHT SHARING OF WORLD RESOURCES, 232 College Avenue, Richmond, Indiana 47374-5360.

Name

Address

City State Zip

Yearly Meeting

THANK YOU!

Right Sharing of World Resources is a program which is "owned" by many people. The Committee and staff have certain responsibilities but the program would not be successful if it were not for contributors, people who send in ideas and those who are critical or give encouragement. Your suggestions and comments are welcome.

