

Right Sharing OF WORLD RESOURCES

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Right Sharing of World Resources is a Quaker organization which supports grassroots income-generating projects in the developing world and encourages economic discipleship in the United States.

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.

WHY ARE YOU HERE?

On a hot, but pleasant, day in February, 1995, I was in south India visiting small, grassroots organizations which were prospective partners of Right Sharing of World Resources. I had been in the country for a couple of weeks, on the road for over a week and was tired. On this day the project I was visiting seemed different from the many I had visited during the week. When we met in the organization's office in town, we were met by both men and women, but the women clearly had a voice and leadership role in the organization. My interest in the group and their work was piqued, my flagging energy revived.

We moved to a meeting with the women who would be part of the proposed project. The meeting, it turned out, was with over 100 people in the center of the village, which itself was in the midst of a coconut and banana tree grove. As was the normal program, a number of local dignitaries, including the director of the NGO spoke. I then addressed the audience, giving the speech that I had developed in the course of several such visits. After my speech, there was offered an opportunity for questions. After a few tentative questions such as "How many in your family?"

and "What do you grow in your village?", a woman rose to speak.

She asked simply, "Why are you here?" Even though she spoke in Tamil, I knew, before her question was translated, that she had asked a profound question. When it was translated to me, I knew in that instant

that I would never be asked a more profound, probing, difficult question, and that I would need to find an answer.

In these intervening 15 years, I have made several attempts to articulate my answer to this question, all of which have fallen far short. Now, I feel that I have come to my clear answer. It has to do with good news and with salvation. I must confess that 15 years ago I did not focus much on the good news, and I did not think much in terms of salvation. My

work with RSWR has changed all that. I have learned about the good news of hope and new life from hundreds of very poor women who have joined together and worked to better their lives. I have learned about the good news of hope and new life from the dedicated leaders who work with these women. I have learned about the good news of hope and new life from my work with and among Friends around

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Continued on page 2

the world and across the Quaker spectrum of faith and practice.

From the perspective of the Christian gospel, the good news was first proclaimed by the angels of the Lord to the shepherds in the field, “Do not be afraid; for see, I am bringing you good news of great joy for all people; to you is born this day in the city of David a Savior, who is the Messiah, the Lord” [Luke 2:10-11, NRSV]. Then, when Jesus is ready to announce his own ministry, he again proclaims the “good news” quoting Isaiah (61:1), “The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord’s favor. [Luke 4:18, NRSV].

I have come to understand salvation similarly to Jon Sobrino, as articulated in his book *No Salvation Outside the Poor* (page 57):

“The salvation of human beings and the need for it can be seen in different spheres of reality. There is *personal* salvation and *social* salvation, there is *historical* salvation and *transcendent* salvation, although we cannot always neatly distinguish these different types.”

Then, in regards to the poor being messengers of salvation, he says (page 53):

“There is ‘something’ to be discovered in the world of the poor. These people, who do not take life for granted (as we, who are not poor, so often do), these people who die before their time, who have (almost) all the powers of the world against them, still possess ‘something’ that makes them truly live and that they offer to others. That ‘something’ consists of human goods, more than material, and it is therefore ‘something’ humanizing. Those goods are the ones that are not found, or are found only with greater difficulty, in the world of those who are not poor.

The ‘poor’ ... are those who humanize and offer salvation, those who can offer inspiration and energy for the creation of a civilization based on solidarity, as opposed to selfishness ... But as regards the healing of a gravely ill society, I believe there are ‘more than enough’ of them. The problem is to take them into account.”

“Taking them into account” is what RSWR, and its commitment to partnership is all about. “Why are you here?” I am here to learn about, experience, create, and share the good news that salvation is possible. We can, as we say in each grant award letter, “create the world of peace and justice that God desires.”

—Roland Kreager

LETTER TO THE RSWR COMMUNITY



Front row, from left: Mary Lee Comer (clerk), Rosemary Coffey (recording clerk), Blake Lipsett, John Smallwood (treasurer), Ebby Luvaga, Lynne Sootheran, Emily Stewart, Kent Simmonds, Karen Grisez, Cindi Goslee (staff), Cynthia Steele. Back row, from left: Jean Yeager, Wilbur Wood, Roland Kreager (staff), John Norris Not pictured, Lucretia Humphrey and newly appointed members, David Camp and Linnea Wang

Right Sharing of World Resources is a precious instrument by which Friends may carry out a leading to justly share our wealth. As we say in each grant award letter, “Together, we can build the world of peace and justice that God desires”. RSWR is a means by which we, who have more than enough, share with those who do not, the poorest of the poor. RSWR has found an almost unique, and particularly critical

niche, in which to implement our leading by working with new and small grassroots organizations that have no other sources of support. In this context, RSWR has made a huge difference in our ministry of 35 years in south India, 15 years in Sierra Leone and 10 years among Friends in Kenya.

RSWR also has a faithful base of support in the United States which has come to deeply appreciate what it means to be part of this leading. RSWR staff, board, and project partners know how true, humbling and inspiring this support is. We also know that there is a weighty responsibility for carrying out this ministry. This weight is of two kinds. One is the welcome responsibility to use the resources entrusted to us as wisely and effectively as possible, and to be a part of expanding those resources. The other is that there are new challenges facing RSWR which make our grassroots work increasingly complicated and, at times, difficult.

We are in a time of significant change. When a history of RSWR is written, it could well be noted that the recently held October meeting of the board of trustees was the turning point for that change.

The most important point of change is that, after 18 years of service (6 as program secretary of RSWR when it was a program of Friends World Committee for Consultation, and 12 as General Secretary), Roland Kreager will be stepping down, as of May 2012. In making this announcement, Mary Lee Comer, clerk of the RSWR board of trustees, said, "Roland began his work with RSWR in 1993, when it was a program of Friends World Committee for Consultation, Section of the Americas (where it was begun in 1970). He nurtured that RSWR seed while at FWCC until it grew into its own as a Quaker nonprofit organization. Since 1999, Roland has been the General Secretary of Right Sharing of World Resources; leading and guiding the organization to the place it is today."

The board of trustees has appointed a search committee which will make a recommendation to the board for new leadership.

The second essential point of change is that the board of trustees has taken steps to address the challenges that these uncertain times present RSWR. There are two basic challenges:

THE FIRST CHALLENGE

...is that the uncertain economic environment in which we all live makes it more difficult for donors

to feel free to support causes and work they find important, including RSWR. Economic uncertainty makes it difficult to count on the financial support needed to carry out our work. The board of trustees has taken three steps, all changes in policy, to address this critical challenge.

- Grants will be paid from funds on hand, a change from the previous policy of approving funds based on income expected. This action assures that grants are paid in a timely manner and that financial resources can be better monitored and adjusted.
- RSWR will seek new sources of income. Up to this point, all of RSWR's income has come almost exclusively from individual households and monthly meetings and churches. With this change, RSWR will add the option of pursuing funding from other organizations or foundations.
- Resulting from experience gained with the capital campaign, RSWR will release a portion of the General Secretary's time to be devoted specifically to the interpretation of RSWR to donors who are able to provide large gifts.

THE SECOND CHALLENGE

...is related to supporting grassroots organizations while also adhering to RSWR's organizational requirements. The need for security related to the international transfer of funds, transparency in organizational operations and reporting, governmental regulations, and the need to develop project assessment tools, make it increasingly complicated to operate and support grassroots organizations. The board of trustees has addressed this challenge in several key areas:

- A revision of RSWR's personnel policy
- A revision of RSWR's organizational code of regulations
- A review of the agreements that RSWR has with contractors (including the in-country field staff)
- A review and revision of the 2009 and 2010 IRS Form 990
- Plans for an annual audit, rather than the current practice of an annual review, to begin for the year 2011



RSWR's staff and board of trustees are addressing these challenges in order to move into the future. We have a base of engaged volunteers (the board of trustees) who are providing the technical skills and resources that RSWR needs. Finally, the board will be selecting a new General Secretary who will bring the needed skills and vision to move RSWR on as a treasured ministry of Friends.

—RSWR
Board of Trustees

GENERAL SECRETARY (EXECUTIVE DIRECTOR) SEARCH ANNOUNCEMENT – HOW YOU CAN HELP

The Board of Right Sharing of World Resources welcomes your involvement in the search for a new General Secretary (Executive Director). We request your help in identifying persons who may qualify for this position. We seek candidates with experience in nonprofit management, fundraising, and working cross-culturally for domestic or international organizations. We prefer that applicants have experience in micro-credit development work or international village-based development work.

The Search Committee is made up of current and former Board Members: Jean Yeager, Mary Lee Comer, John Smallwood, Rosemary Coffey, Emily Stewart and Mary Eagleson.

Please help us spread the word about the search by posting the following announcement in your newsletters or other correspondence with your constituency. Thank you!

Right Sharing of World Resources is seeking
a new General Secretary (Executive Director).
A job announcement will be available January 15
on our website, www.rswr.org
Respond to: gssearch@rswr.org

NEW PROGRAM CHALLENGES



Partner presentation at the Tiruchirapalli meeting

Earlier this fall (September 26 - October 5) I traveled in south India for the purpose of listening to and learning from many of our current and recently funded partners. The basic purpose of these meetings was to learn more about the challenges that our partners now face, and how RSWR can help

them meet these challenges. The core of this work was three, one-day meetings held in Vellore (16 project partner NGOs), Tiruchirapalli (21 project partner NGOs), and Madurai (14 project partner NGOs). For all three meetings I was accompanied by Dr. R. Kannan and N. Purushotham. They organized these meetings and provided translation (Telugu by Purushotham at the Vellore meeting and Tamil by Kannan at the Trichy and Madurai meetings).



N. Purushotham

The following summation is specific to, and informed by, our work in south India. However, I think it accurate to say that the dynamics and factors that were identified in these meetings are very much the case in our work in east

(Kenya) and west (Sierra Leone) Africa. In short, what I want to provide is a picture of the reality that faces our project partners, and what RSWR is working to do to support this work so that projects can continue to be implemented as effectively and successfully as possible.

First, an overview of our (RSWR and project partners) working situation. I am putting RSWR and our partner groups in the same boat because we are all small organizations committed to working at the grassroots level, and in operating effective and efficient organizations. The basic dynamic is that administrative needs of NGOs are significantly increasing. Mostly, that means many tighter restrictions resulting from post-9/11 regulations. These restrictions apply to all NGOs, with small ones having to meet many of the same standards as the big ones. For example, see the FCRA certification requirement below. The difficulty is that small organizations have the least capacity to meet these standards. The result is a dilemma between the need to creatively respond to the new standards, while also holding to the commitment of working at the grassroots level. I asked several of our colleagues in India why they don't just work with larger NGOs, thereby easing the stress of the above-noted pressures. The answer was always the same, "I would have to give up the close connection to the people in the (often, my) village." So, we are all faced with a similar dilemma, how to function as a well-run, NGO meeting needed new and more restrictive standards and regulations while, at the same time, staying close to the ground.

Following is an abbreviated summation of the new challenges to our work. These points were made in response to the question, "What is the growth that you have experienced and what are the challenges that you face now that you did not face 15 years ago?":

- The role of women has changed drastically. 15 years ago there was very little work and awareness about women's empowerment. Today, this work is virtually a given. The role of women in their own self-understanding, their standing in their family, and in the community is light years ahead of 15 years ago. As an example, when we met with Manushi Trust (a site visit) one of the women had to leave because she had to go register to run in the local election.
- At the same time, the burden of women has

not lessened. Rather, it has changed. 15 years ago the burden was oppression and dis-empowerment. Now, the burden is that women are all too often responsible for their family's economic well-being as well as household and child care. I heard two key factors related to this. First, many women are in deep debt. This has to do with the huge micro-finance organizations which use heavy tactics to get women to take loans [see the spring issue of *Right Sharing News*. Dr. Kannan wrote an article on this. The story was news in the *Wall Street Journal* and *New York Times* a year ago]. The second factor is that men's alcohol use is a huge problem. When I questioned the suggested addiction (or at least problem) rate of 30%, there was concurrence that this was fairly accurate. All too often, women are left with the consequence of this reality.



Participants at the Tiruchirapalli meeting

- Increasingly, the burden to migrate to the city for employment is put on young women (rather than men).
- Wealthy people and groups (Indian and international) are buying rural land, driving up prices, making it almost impossible for small farmers to own land, very hard for somewhat larger farmers (the ones who would hire agricultural labor) to operate at a profit, and leaving agriculture increasingly to large land-holders which generally operate using mechanized, non-organic methods.
- Marketing is increasingly difficult. Locally-based economies have become more difficult to sustain. It is difficult to do small-scale, food crop farming (which is what virtually all of

the women farmers we work with do) in the face of economic and agricultural pressure to grow cash crops and use the income to buy imported food. All too often cash crop farming is subsidized by the government, as it is here in the U.S.



Mrs. R. Sundari, Roland Kreager, Dr. R. Kannan

- Every NGO receiving funds from outside the country must first apply for and receive

FCRA (Foreign Charitable Regulation Act) certification. In Andhra Pradesh this takes knowing the application process and 2-3 months. In Tamil Nadu the time frame is 4-6 months. NGOs can not apply for their FCRA until they receive an award letter for a grant. Therefore, a new NGO approved for funding by RSWR must wait 2-6 months longer to receive their grant.

- Small organizations can not receive government funding until the organization has been in existence for three years.
- The participants, with one voice, expressed the sentiment that here is no real concern for the well-being of the poor. “The rich get richer and the poor get poorer.”

These challenges seem daunting, and they are. At the same time, to a person, I heard a renewed commitment to the work of empowering very poor women at the grassroots level. Given that this true for our project partners, how can we at RSWR not also renew our commitment in face of the challenges we face?

—Roland Kreager

PROJECTS APPROVED IN OCTOBER

In reading these summaries, please note the following commonly used acronyms: NGO, Non-Governmental Organization; SHG, Self-Help Group; IGP, Income-Generating Project; USFW, United Society of Friends Women; Merry-Go-Round, small-scale group savings and lending.

INDIA

ACTIVITY	LOAN	GROSS	EXPENSE	REPAY	NET/MONTH
Tiffin (food) stall, group of 2 women	\$412/group	\$412/group	\$206	\$38.50/group	\$167.50/group; \$83.75/woman
Flour grinding, group of 2 women	\$495/group	\$371/group	\$124	\$46/group	\$201/group \$100/woman
Incense sales, group of 2	\$330/group	\$515/group	\$309	\$31/group	\$175/group \$87.50/woman
Vegetable sales, 6 individuals	\$165/woman	\$247	\$144	\$15	\$88/month/woman
Appalam (thin rice cracker) group of 2	\$330/group	\$515/group	\$309	\$31/group	\$175/group \$87.50/woman

ANNAI WOMEN WELFARE TRUST

MADURAI DISTRICT, TAMIL NADU

RSWR GRANT AMOUNT: \$4,575

20 Slum-Dwelling Women

The NGO is woman headed. The current activities are the formation of 19 SHGs, skills training, motivational training, legal awareness camps, and assisting slum dwellers to get government ID cards. The beneficiaries for this project are women from 6 slums in Madurai. The women are widows or single women. They will be trained for ten days and loans will then be

given according to the IGP. Loans will be repaid at 12% per annum in twelve installments.

Site visit report, “Annai Women Welfare Trust is run by a widow, Ms. S. Devasena, with the motivation to empower the single women and widows. She is a graduate with good experience in organizing women. Annai Women Welfare Trust has formed 19 women self-help groups of slum widows. Groups are active and mutually supporting. Ms. S. Devasena, with the board members and women self-help group leaders, provides free counseling and conflict resolution services to poor women related to woman, children, family and social problems. Annai Women Welfare Trust conducts regular trainings for its members on vocational skills, entrepreneurship, and legal rights. Beneficiaries have good awareness about the IGPs chosen by them and about the project.”

MANITHAM TRUST

DINDIGUL DISTRICT, TAMIL NADU
RSWR GRANT AMOUNT: \$4,550

25 Single, Widowed and Abandoned Muslim Women

This NGO is woman headed. Its current activities are savings and credit linkages, helping SHG create a federation, domestic violence education, children’s club for school drop outs. The beneficiaries for this project chose activities “that could not be prevented by the Muslim men” because the activities are such that the customers may come to the beneficiaries’ homes to purchase the product rather than the Muslim women having to go to the market place. Also, the customers will be women only. Twenty five women will receive two days of training in project activities, record keeping and repayment. Two beneficiary federations will be formed in the two villages participating in the project. Loans will be given according to the IGP. After a 30 day grace period, loan repayment will begin to the federations at 10% per annum for 10 months. Three new loans will be disbursed per month from the repaid funds. The women will also save \$2 per month each.

ACTIVITY	LOAN	GROSS	EXPENSE	SAVE	REPAY	NET/MONTH
Flour grinding	\$159	\$334	\$241	\$2	17.50	\$73.5
Idly cakes	\$169	\$296	\$208	\$2	\$18.60	\$67.40
Sari Sales	\$206	\$117.50	\$37	\$2	\$22.60	\$55.90
Vadai Sales fried rice & lentil cakes	\$103	\$185.50	\$120.60	\$2	\$11	\$51.90

Site visit report, “Manitham Trust is headed by Ms. R. Jaibunisha who has 10 years of experience in organizing women. This trust is working among poor Muslim women for their rights and empowerment. The women are organized into 15 women self-help groups. They are conducting regular awareness meetings related to women’s rights, health and hygiene and education. Manitham Trust has good rapport with the target groups. Women group members at Kalikkampatty explained how they chose the IGPs. During a series of meetings with members, the trust staff discussed all the possibilities and problems and then the women selected IGPs according to their interest and experience.”

NATIONAL ENVIRONMENTAL SUSTAINABLE AGRICULTURE AND MEDICINAL PLANT CONSERVATION TRUST

PUDUKKOTTAI DISTRICT, TAMIL NADU
RSWR GRANT AMOUNT: \$4,575

28 Women in Two Self-Help Groups

NESAMPCT is a woman headed NGO. The focus of the NGO is on medicinal plants and sustainable agriculture. Twenty-eight women farmers in two villages will be trained in organic agriculture for six days. They will also be taken on an exposure visit to a model farm. Loans of \$133 will be given to each woman to be repaid at 10% per annum. A beneficiary committee will oversee repayments. The women will plant indigenous crops and vegetables by inter-cropping. Crops will consist of items such as ragi (a millet), cow peas, watermelon, brinjal (eggplant), cucumber and lady fingers (okra).

GROSS/ YEAR	EXPENSE/ YEAR	REPAYMENT/ YEAR	SAVE/ YEAR	NET/YEAR NET/MONTH
\$978	\$89	\$147	\$50	\$692/year \$58/month

Site visit report: “National Environmental Sustainable Agriculture and Medicinal Plant Conservation Trust is small NGO headed by Mrs. R. Muthulakshmi. She has good experience and expertise in

organizing women and in sustainable agriculture activities. NESAMPCT conducts small indigenous grain promotion by awareness campaigns among farmers, by providing seeds and technology, and also through cooking demonstration of small grains as food and snacks. [NOTE: The importance of learning about indigenous grains is for the preservation of indigenous grain, local marketing of these grains, and encouraging local people to eat traditional foods. Ed.]. NESAMPCT has good rapport with the target people who are well organized and have enough knowledge about the proposed project.”

SANNIHITHA

NELLORE DISTRICT, ANDHRA PRADESH
RSWR GRANT AMOUNT: \$4,800

21 Tribal and Dalit Women from Five Villages

The NGO is woman led. It is a past RSWR partner and has successfully completed the first project. The proposal states that the past RSWR project supported 54 women who are repaying their loans which are being revolved to other women. This project is to support women in five villages which are new project areas. The new beneficiaries will be oriented in project activities and project management for two days. They will go to the previous RSWR project villages for an exposure visit. Loans will be given according to the IGP and will be repaid at 10% interest.

paings. Sannihitha has successfully completed the first RSWR project and is continuing the project by revolving the loan fund to new beneficiaries. Sannihitha gathered all the beneficiaries at their office to discuss the proposed project. Each beneficiary expressed interest and involvement in the project as well as in being a member in the self-help groups.”

KENYA

CHEGULO FRIENDS WOMEN GROUP

MALAVA

RSWR GRANT AMOUNT: \$3,975

30 USFW Members

These women are members of Malava Yearly Meeting. They are currently involved in a variety of IGPs, and save \$1 per person monthly for merry-go-round. Merry-go-round loans are repaid at 5% per month. For this project they will be divided into groups of 10 women with each group receiving loans according to the IGP. Loans will be repaid at 2% per month.

ACTIVITY	LOAN	GROSS	EXPENSE	REPAY	NET/ MONTH
Poultry	\$81	\$92	\$10	\$8	\$74
Firewood	\$97	\$116	\$31	\$10	\$75
Maize and bean sales	\$116	\$130	\$56	\$12	\$62

PROJECT/ # OF WOMEN	LOAN	GROSS	EXPENSE	REPAY	SAVE	NET/ MONTH
Ram rearing/8	\$372	\$1,454/10 months	\$407/10 months	\$409/10 months	\$1/ month	\$628/10 months \$62.80/ month
Tailoring/4	\$103	\$83	\$5	\$11	\$1	\$66
Fruit sales/5	\$87	\$105	already deducted from gross	\$10	\$1	\$94
Poultry/2	\$112	\$452	\$324	\$12	\$1	\$115
Tea stall/2	\$95	\$310	\$192	\$10	\$1	\$107

Site visit report, “CFWG is an emerging group that appears determined to bring meaningful economic activities in the villages. The management is engaged in the process of honing skills in entrepreneurship. Their development program is well targeted, well planned, cost effective and demand led. Their motto is to engage in economic activities that fit in the seasons and the demand cycle. The philosophy here is not to have products that cannot sell and, therefore, go to waste. They have started experimenting with farm-based activities to cut costs and eventually trade in other goods that can be sold in the vil-

lages. It is important to note the group management team has realized its weaknesses and are striving to strengthen members’ capacity to organize and to learn from each other’s experience. By the time

Site visit report, “Sannihitha is working for the Dalit empowerment. Mrs. Bhavani, an MSW graduate, is leading this organization. Sannihitha has a well trained cultural team for awareness cam-

we visited them, they had been trained by officials from Africa Now and Care International. We reliably learned that they were yet to receive training from the Equity Bank business wing and from Rural Service Programme [a Quaker organization, Ed.]. This group is focused and has programs that are workable and is capable of implementing their program with ease.”

MATUNDA FRIENDS WOMEN GROUP

MATUNDA

RSWR GRANT AMOUNT: \$3,975

30 Quaker Women

These women are from Lugari Yearly Meeting, Matunda Friends Village Church. Currently the group members are involved in a variety of small businesses. They also engage in a merry-go-round with each member contributing \$1 per month. The collected funds are loaned to group members with an interest of 6%. For the RSWR project the members will be in three sub-groups of ten members. A management committee will oversee the loaning and repayment. The funds will be repaid at 2% per month to be repaid in one year after a two month grace period. Any member applying for a loan shall be guaranteed by two members who will be “held responsible should the loanee fail to repay the entire outstanding amount with interest due”. All cash received as loan repayment shall be banked into the group’s account. Borrowers who clear their loan repayments will be eligible for further loans.

ACTIVITY	LOAN AMOUNT	GROSS/MONTH	EXPENSES	REPAY	NET INCOME
Mushroom cultivation	\$97/person	\$191	\$20	\$10/month	\$161/month
Tree nursery	\$93/person	\$196	\$40	\$9.60/month	\$146.40/mo.
Traditional vegetables	\$103/person	\$183	\$34	\$10.70	\$138.30/mo.

Site visit report, “Matunda Village Meeting is situated at the periphery of Matunda Township. The women in this group have the advantage of having a big market for all of their produce. This group demonstrated that the group projects listed in the proposal are actually being carried out on the ground. True to their proposal, these women have a mushroom cultivation project with orders from supermarkets in Kitale, Eldoret and Kakamega. Apart from the mushroom project, the

women have stalls in the township and sell various traditional vegetables harvested from their farms or bought from other farmers. The tree nursery is on ½ acre of land with various types of indigenous trees. Demand for them is quite good. In fact, some customers came to buy the seedlings when we were on site. The leadership of this group is striving to contribute to the transformation of the women’s lives so that they can realize their dreams of having entitlements of their own. We were impressed by the chairlady’s knowledge in group management and that the women appeared to operate and appreciate each other as equal partners.”

SHIVIKHWA FRIENDS WOMEN GROUP

MALAVA

RSWR GRANT AMOUNT \$3,875

30 USFW Members

SFWG is a village group who are members of Malava Yearly Meeting. They currently raise poultry and livestock and sell cereals and vegetables. The members contribute \$2 per month to their merry-go-round and repay those loans at 4% per month. For the RSWR projects, loans will be repaid in one year after a two month grace period. Interest will be 2% per month. All of the members receiving a loan will be guaranteed by two other members. Repayments will be banked in the group’s bank account and borrowers, who have cleared their loans, will be eligible for further loans. The group has established a committee to distribute and collect loans.

There are three growing seasons per year. The initial seed stock will plant two seasons. New seed stock will be purchased for

ACTIVITY	LOAN	GROSS	EXPENSE	REPAY	NET/MONTH
Vegetable sales	\$71	\$153	\$6	\$7	\$140
Sorghum sales	\$96	\$214	\$63	\$10	\$141
Maize and bean sales	\$116	\$158	\$55	\$12	\$91

the third and final season of the year. This expense

represents saving for that seed purchase.

Site visit report, “SFWG is characterized by a strong leadership that has made considerable efforts toward capacity building and group cohesion since its inception in 2009. The main thrust of group cohesion has been constant training conducted by various organizations. The focus of these trainings have been community development for rural women, alleviation of poverty and small business management. The leadership is determined to promote livelihood opportunities for the group members by improving their knowledge and skills. The women explained to us the essential role played in household livelihoods and the advantages of belonging to a group. The group is located in the interior of a peasant farming community, some distance from market centers. Currently they are involved in small businesses at the village level. They understand their limitations and are willing to learn how to manage successful businesses.”

SIERRA LEONE

KATIMPI VULNERABLE GROUP

KAMBIA

RSWR GRANT AMOUNT: \$5,050

40 *Disadvantaged Women*

KVG is a past RSWR project partner and a report of successful project completion was received for 2011. RSWR staff visited KVG in 2010. The leader of the NGO is a woman who is strong and knowledgeable in micro-credit, women’s issues and income-generating projects. She appears to have good vision and the work of the project seemed to be going very well. The current project proposal states that additional funds are needed for adequate expansion of the project activities and that, after a period of an additional year, the project is expected to sustain itself. Each woman will be lent \$100 to be repaid at 8% interest per annum in 12 months. The women will weave country cloth, raffia bags and mats.

GROSS/ MONTH	REPAYMENT/ MONTH	NET/ MONTH
\$36	\$10	\$26

Site visit report, “Katimpi Vulnerable Group has received two fundings from RSWR. It is, at times very difficult for projects in the villages to bring their products to the big towns to sell, but with the new road construction,

the Katimpi people can now more easily transport their wares. There are now cars and trucks which enter the villages once a week to collect the products, which has helped greatly. Also, now the project can sell their products at the border between Sierra Leone and Guinea, as country cloth and raffia bags are in great demand in Guinea.”

SABANOH WOMEN’S DEVELOPMENT PROGRAMME

TONKOLILI DISTRICT

RSWR GRANT AMOUNT: \$4,550

75 *Women Farmers*

SWDP is a past RSWR project partner. For the first RSWR project, a workshop on mass food production was held. Loans were disbursed to 60 women with \$45 lent per person. Each beneficiary has a farm of at least 2 acres. Their first harvest was quite satisfactory. One of the indicators of positive impact is that all now have food for the whole year unlike in the past. The NGO disbursed 110 loans during the period. Loans and interest were repaid in monthly repayment amounts. Monitoring was successfully carried out by project staff. The new project proposal states that they have 950 women



SWDP member and her child inspect their crop

on the waiting list. A credit committee will disburse loans after a workshop on mass food production, processing and marketing. Loans of \$57 will be given to each woman to be repaid in 6 months at 1% per month for a total repayment of \$60.

GROSS/MONTH	REPAYMENT	SAVINGS	NET/MONTH
\$91	\$10	\$6	\$75

Site visit report, “Sabanoh Women’s Development Programme is doing well because the competition is so great and all projects want the others to know that their international supporters are doing well by supporting them.”

TAWOPANEH MULTI-PURPOSE ASSOCIATION

PORT LOKO DISTRICT

RSWR GRANT AMOUNT: \$5,175

60 Women in Two Villages

TMA is a past RSWR partner. The former project began June, 2010 with 70 women receiving \$49 each for a total of \$3,430. Training was conducted on country cloth, baskets, and micro-credit by NGO staff and others from the government. Small-scale farming was also incorporated to provide food for the members. This project will be extended to two more villages. The proposal states “we have recovered of the loaned amount given by RSWR

from the first project. From that money women from the two new villages have received funding”. In this project the NGO wishes to fund 60 more women. The members are expected to undergo intensive training which will allow them to know how to produce country clothes (woven cloth) and local baskets. Meetings will be held twice monthly with the beneficiaries for support and accountability. Each woman will receive a loan of \$77. Thirty women will make clothes with each woman making 12 suits of clothes per month and receiving a profit of \$2.80 per suit. Thirty women will make baskets with each member producing 25 baskets per month and making a profit of \$1.40 per basket.

ACTIVITY	PROFIT (GROSS LESS EXPENSE)	REPAYMENT	NET/MONTH
Country Cloth	\$34/month	\$7	\$27
Basket making	\$36	\$7	\$29

Site visit report, “Tawopaneh Multi-Purpose Association is in Koya Chiefdom. This project really has done well with their first funds. The women are in competition with themselves. The project coordinator has a prize for the first five women who shall pay the loan before the stipulated time. This is a way of encouraging the women to work very hard to produce country cloth and the baskets they weave. The coordinator also said that she has more ways of encouraging them if they receive more funds. Their work has attracted more women in the neighboring village.”

PROJECT REPORTS

KENYA — NANGILI FRIENDS CHURCH WOMEN GROUP

The groups which RSWR fund in Kenya are almost exclusively USFW groups. These groups apply for funding for themselves and are, therefore, self-monitoring. The USFW grant recipients appoint a steering committee, usually comprised of the clerk of the group, another officer and one or two members of the group. This steering committee oversees the distribution and collection of repaid funds and maintains the group records. This process is quite different from our partners in Sierra Leone and India, where a local NGO has organized the women into self-help groups, and the NGO, often with a committee of group members, oversees the project.

The Kenyan women’s groups have made great strides in establishing transparent, accountable groups which jointly make decisions about their group functioning. One forerunner of the RSWR revolving funds for the Kenyan women is a system called merry-go-round in which the women each contribute a



Cindi Goslee with NFCWG clerk, Priscilla (standing), and secretary, Ruth

small amount of money each month and revolve the collected money to one woman per month to use for her family's needs.

Nangili Friends Church Women Group is a member of Lugari Yearly Meeting. They were founded in 2007 and have been actively engaged in merry-go-round. The women have their own small businesses which RSWR funds help to expand so that they can make a more sustainable income. The manner in which this group (and many Kenyan partners) distribute the RSWR funds is in small initial loans. In this manner the women have opportunity to slowly build their business, manage a small loan and establish a repayment record.

For the RSWR grant received in 2009, NFCWG women divided into three sub-groups with each group participating in either poultry, buying grains at wholesale and reselling, or selling firewood and kerosene (cooking fuels). The following report was received from NFCWG::

“The group was formed for the purpose of promoting the welfare of women in the church. In 2009, we received a grant of \$3,500. The thirty group members sat and started with the necessary preparations. It was decided that the money would be loaned at an interest rate of 20%. The first loans taken totaled \$2,175. Repayment of the loan was good except for one member whose health was not good, but has improved and she is now servicing the loan as agreed by the members.

A second loan was taken by 25 members. At this stage Kenya has been experiencing economic

hardship so we lowered the interest rate to 10%. Most members have repaid all the money, but five members are experiencing difficulties. We optimistically expect that they will repay it.

Currently we have given a third loan to ten members. With the support from the loans, members have been able to assist one another in times of difficulties. The group faces a lot of challenges. For example, the lack of a ready market, economic hardships that affect the price of commodities and slow repayments. However, with the benefit of the RSWR loans there has been a great change in member's lives.”



NFCWG Members

INDIA — TEAM FOR WOMEN AND AGRICULTURE DEVELOPMENT

Team for Women and Agriculture Development (TWAD) has received funding from RSWR three times. RSWR has found that it is often quite important to fund an organization more than one time. This helps the small, grassroots organizations with which we work to establish a firmer financial footing so that their work, and the income generating activities of the women can be successful and sustainable. RSWR has received regular six month and annual reports from TWAD outlining the project activities. The last project which RSWR funded in 2009 was for 20 new women beneficiaries in four



Members of a previous KVG project weed their crops

Seed money is \$51 per woman with each woman engaging in making country clothes, raffia bags and mats. The women will have training seminars four days per month with beneficiaries receiving training and support in the production of the clothes, bags and mats from local community trainers. Additionally the NGO provides training and support to the women in micro-credit activities.”

The project report stated that sixty women engaged in this project from June, 2010 till June, 2011 and forty additional women have received loans from repaid funds. To address the needs of the original beneficiaries who had difficulty repaying their loans, more training and monitoring was provided.

The report describes the success of the project as follows, “The disadvantaged women, who were unable to undertake proper businesses, have become well trained members in micro-credit business. They have also received training in the production of country clothes, raffia bags and local mats. As a result of this, most of the women can produce these products without any supervision. The poverty rate has reduced drastically and unity and harmony are highly prevailing.”

As examples of the project’s success, two KVG members share stories of the hardships they faced

in the rebel war and the changes KVG has helped to make in their lives:

Member One was one of the poorest women in Katimpi village. During the war she was taken by the rebels, abused and violated daily. Her house, built by one of her sons, was burned. She states; “One day, two of my elderly friends and I escaped and we walked for over 150 kilometers without food and pure water to drink. On arrival in my village, there was no food, clothing or shelter. Life was hard, extremely hard with me”. After the war, she worked to help establish KVG. With KVG and RSWR’s assistance, she has developed a good business and has even prepared an 8 acre garden of corn, vegetables and cassava.

Member Two had engaged in helping many people who were cultivating rice, cassava and vegetables. However, for her efforts she was only given food or a small amount of money as payment. Sometimes she only received unfulfilled promises. She became ill and was no longer able to do hard labor. She is a single parent of three girls and could not send her children to school. With the initiation of KVG and the assistance of RSWR, she has been able to establish a business. She is now the head of a very strong self-help group and assists new members in training activities.

—Reports prepared by Cindi Goslee

RSWR PROJECTS AROUND THE WORLD



HOW TO SUPPORT RIGHT SHARING

SEND US YOUR EMAIL

We know and understand that some people prefer receiving the newsletter on paper, which is fine. Electronic delivery of the newsletter saves us \$5. Having your email also allows us to share program updates with you. Email us at rswr@rswr.org, or go to <https://app.e2ma.net/app/view%3AJoin/signupId%3A1405192/acctId%3A1400825>

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MAKE A ONE-TIME GIFT

A) Mail (mail-in form provided); B) On-line (www.rswr.org); C) IRA distribution; D) Stocks and bonds; G) Tangible property¹. Contact the RSWR office for details regarding transfer of stock, bonds, and property.

¹ UPON ACCEPTANCE BY RSWR

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Charitable Gift Annuities are available, done in coordination with the Friends Fiduciary Corporation.

MAKE A DEFERRED 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).

BECOME A RSWR REGULAR DONOR

Your gift (of at least \$10) can be made to RSWR regularly (monthly, quarterly, or other donor-definition). Such gifts can be made either a withdrawal from your checking or savings account, or your credit card (Mastercard, Visa, Dis-

cover). Contact the RSWR office or the RSWR website for a brochure and authorization form.

MAKE AN INTEREST-FREE LOAN

Loans can be recalled within 30 or 180 days. Current interest-free loans provided RSWR with \$4,570 in 2010. Contact the RSWR office, or the website, for details and a loan form.

SPECIAL EVENTS AND ACTIVITIES

HOST A RSWR PRESENTATION

RSWR staff are available for presentations on Right Sharing's grant-making work, simplicity as a spiritual discipline, and Sabbath economics.

SAVE STAMPS

Stamps should be sent to Earl Walker (Quaker Missions West), Claremont Friends Meeting, 449 Alamosa Drive, Claremont, CA 91711. This project, and its predecessor, Quaker Missions, has provided over \$50,000 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. Cards are available on-line or via the office.

HAVE A SIMPLE MEAL

Contact the RSWR office or RSWR website 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.



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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.

TO OUR DONORS

Approved project support for 2012 totals **225,000**. We currently have 57 project partners, and welcome your gifts to meet the needs of all of these projects. 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 (PDF format) of the newsletter.

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RIGHT SHARING OF WORLD RESOURCES projects are supported by individuals, monthly meetings and yearly meetings. Contributions are tax-deductible in the USA and may be sent through your own meeting or church or directlyRight Sharing General Secretary and newsletter editor: Roland Kreager.