

Right Sharing OF WORLD RESOURCES

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EDITOR: ROLAND KREAGER
ASSISTANT EDITORS:
MARY EAGLESON,
CINDI GOSLEE
WWW.RSWR.ORG



RSWR IN FERTILE GROUND

MARY LEE COMER
WESTERN YEARLY MEETING
MARY EAGLESON - CLERK
NEW YORK YEARLY MEETING
LISA GRAUSTEIN
NEW ENGLAND YEARLY MEETING
SYLVIA GRAVES
WESTERN YEARLY MEETING
PHILIP HARDEN -
RECORDING CLERK
NEW YORK YEARLY MEETING
LUCRETIA HUMPHREY
NORTH PACIFIC YEARLY MEETING
GEORGE KEGODE
NORTHERN YEARLY MEETING
BLAKE LIPSETT
BALTIMORE YEARLY MEETING
EBBY LUVAGA
IOWA YEARLY MEETING
(CONSERVATIVE)
ROBERT MARSALLI - TREASURER
NORTHWEST YEARLY MEETING
WILLIAM MCMECHAN
CANADIAN YEARLY MEETING
STEPHEN POTTHOFF
OHIO VALLEY/WILMINGTON
YEARLY MEETING
KENNETH SHEETS
WESTERN YEARLY MEETING
TAI AMRI SPANN-WILSON
PHILADELPHIA YEARLY MEETING
MARY THEIS
ILLINOIS YEARLY MEETING
JENNIFER WALKER
SOUTHERN APPALACHIAN YEARLY
MEETING AND ASSOCIATION

*Yearly Meetings listed for
identification purposes only*

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.

As I write this introduction Indiana is experiencing a cool, and gradually warming spring. It is the kind that makes us wish it would hurry along and get warmer faster. It is also the kind that, by slow warming, supports the kind of lush plant growth and development that we have not seen in years.

At RSWR we are rejoicing in the growth and development we see in our work here in the U.S., and in the areas in which we work in the developing world.

As we know, the unrest in Kenya made normal life, including travel, impossible for some time. However, within two months of the unrest's beginning our partner Aquavis was traveling to west Kenya to deliver the grants which had been approved the previous fall, and conducting the training sessions that they always do in coordination with the distribution of funds. In addition, they also provided some additional training to current and potential project partners in the area, supported by a special grant from RSWR. In Kenya we are learning about, and responding to, the need for capacity building; the ability of groups to function both programmatically and administratively.

This effort will be carried further forward this summer when two RSWR board members, George Kegode and Jennifer Walker, travel to Kenya for site visits and to implement a series of workshops and

presentations on the "hows" and "whys" of micro-enterprise generally and the work of RSWR specifically.

As reported in the previous issue, board member Bob Marsalli and his daughter Lydia traveled to Sierra Leone in January. They were able to confirm that RSWR's

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work supporting micro-enterprise is going well. This is in spite of the fact that we have been able, thus far, to provide only minimal support (capacity building) to current and potential partners there.

As follow-up to the February work and travels of Roland Kreager and Cindi Goslee in south India, the RSWR board approved the establishment of a program which

will enhance RSWR's work in south India. For over 15 years Dr. R. Kannan has been RSWR's representative in south India. In that capacity he has traveled with RSWR persons in the area, performed site visits twice a year to determine the viability of a proposed project, and acted unofficially as our representative by answering questions and offering guidance about RSWR to potential project partners.

The just-approved program would provide the financial support to assure not only that the existing functions would continue, but that we could add services to fledgling NGOs in south India, some of whom will be future RSWR partners.

Continued inside

There are three components to this exciting program. First, 60% of the program will be providing training and consultation to new groups in two focus areas; an introduction to micro-enterprise and RSWR, program development and proposal preparation. Second, 40% of the program is to provide support services to recently funded RSWR partners. Third, Dr. Kannan will remain available to RSWR persons traveling in south India.

With this new program RSWR is taking a big step in our support of and presence in south India. Up to this time (35 years!) we have responded to requests for funding. Now, we are able to add the initiative of providing training and assistance to new groups. RSWR has long been recognized as a funder to which new and small NGOs in south India can turn in the early stages of their development. Now, we enhance that work further by adding capacity building services to the grant-making work that we have done for years.

As you will see in my brief report of the RSWR Board of Trustees meeting, fertile ground and rich environment has been prepared for the future of RSWR. We have planted the now strong RSWR seedling which we have been nurturing for several years. The time and environment is right for us to

further enrich the soil in which this seedling has been planted so that it can naturally grow into a plant which produces yields which we can not yet imagine.

This edition of the newsletter begins with a brief report from the April RSWR Board of Trustees meeting. As always, a major portion of the Board's work is the affirmation of continuing projects and the approval of new ones. Following the board report is a highlight of the twenty-seven projects which were approved in April. These twenty-seven, plus the twenty-five approved last fall, are the 2008 projects, a total of fifty-two.

While it is important to highlight the new projects, it is also very important to reflect on the work and experience of past RSWR partners. This issue of the newsletter concludes with two essays which do that. Cindi Goslee (RSWR Proposals Coordinator) reflects on one experience from her travel among partners in February, her experience in a professional gathering, and how the experience with project partners affects her personal experience. Jackie Speicher (RSWR field staff) reflects on the long-term affect of RSWR work, using material from the report of Vivienne Hawkins' February experience with a past RSWR partner, Gramiya.

—Roland Kreager

BOARD REPORT

The spring meeting of the RSWR Board of Trustees was held April 18-19 at Fairfield Friends Meeting (Western Yearly Meeting). A number of important actions were approved:

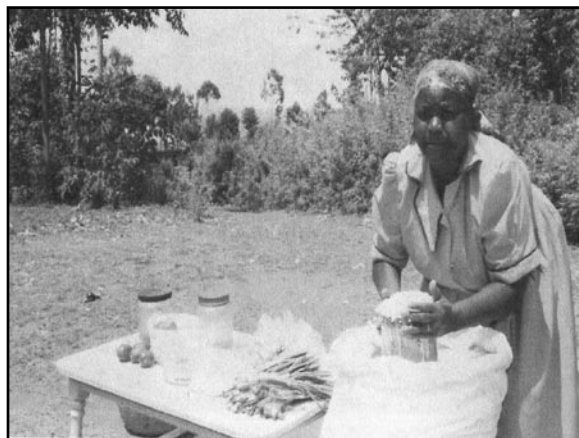
- Establish and fund a program for greater in-country presence for RSWR in south India.
- Received the feasibility study from the fundraising consultant and approved the implementation of a campaign.
- Welcomed three new members:
 - ◆ **Tai Amri Spann-Wilson** is a member of Philadelphia Yearly Meeting and is a first-year student at Pacific School of Religion in Berkeley, California.
 - ◆ **Mary Theis** is a member of Illinois Yearly Meeting (Evanston Monthly Meeting) and works with international students at Northwestern University.
 - ◆ **Ken Sheets** is a member of Western Yearly Meeting (Fairfield Friends Meeting) and is a retired school counselor.
- Approved two new members; **Mary Lee Comer** (Western Yearly Meeting) and **Lisa Graustein** (New England Yearly Meeting). Mary Lee and Lisa will begin their service at the fall meeting.
- Approved \$135,000 in grants to twenty-seven projects. Ten of these projects are continuing (multi-year) projects and seventeen are new partners.
- Approved Mary Eagleson, New York Yearly Meeting, as the new clerk of the RSWR Board of Trustees.

—Roland Kreager

CONTINUING PROJECTS — KENYA

RAFIKI MWEMA WOMEN GROUP— \$5,500

WOMEN'S TEA FARMING AND SMALL BUSINESSES



RMWG member tending her sales kiosk.

This is the 5th year of a five-year project. Their original proposal provides the following summary, “Most of the women who are to grow tea can accommodate 500 plants on their land. Once production starts, monthly income will be \$9. From this, \$3 will be paid to the group. At the end of the year each member will receive a \$175 bonus, of which \$30 will be remitted to the group. Each member will then earn \$215 per year and the group will have \$1,100 to operate an office and provide some staff.

From RMWG's recently received report, “Apart from the initial membership of 16 women, close to 130 women have benefitted in terms of loans and capacity building ... The initial 16 members are servicing their 3rd and 4th loans, ranging from Ksh. 10,000-40,000 [\$155-\$640], an indication that their investments were viable as previous loans were fully repaid and business expanded. **Other Indicative Impacts:** 1) The women managed to get enough food for themselves through improved farms inputs and were able to offer guardianship to orphans; 2) Members' scope of thinking has widened and many have taken to cash-crop farming (e.g. tea), which is a sustainable venture that can bring an income for a long time; 3) By availing veterinary services, the members improved their traditional cows. As a result, milk output was higher, increasing income; 4) Through capacity building they continued to come up with new economic ideas, including function equipment rental, tea seedling nursery, and napier grass cultivation; 5) Some of the poorer members

attended a prayer meeting of the United Society of Friends Women - Kenya where they worshipped with women from other classes. This could not have happened a few years ago; 6) Each member is saving Kshs. 100 (\$1.55) per month .”

MWEDINYIE SELF HELP WOMEN GROUP— \$5,000

QUAKER WOMEN IN RURAL ECONOMIC
DEVELOPMENT

This is the second year of a two-year project. Loans have been given to beneficiaries in groups of five members. Each group will be responsible for each member's loan repayment. Beneficiaries will be trained in aspects of small business activities and record keeping. Each member will be lent \$70 to engage in various income-generating projects such as buying and selling maize and beans, vegetables and fish. The three young men will buy bicycles for hire. Loan repayments will be made monthly at 2% interest. All twenty members will be trained in organic farming and indigenous crops to help establish an indigenous grain market. Already each group member is required to prepare manure compost as qualification of group membership (in addition to monthly dues of \$1.50). The group will purchase seventeen milking goats at \$60 each for females and \$75 for males. Each of the women will receive one milking goat while the men will keep the male.

# of WOMEN/ ACTIVITY	LOAN	MONTHLY INCOME
20/milking goats	\$135	\$35
5/growing and selling grains	\$75	\$60
20/growing and selling vegetables	\$75	\$30
3 men/bicycles	\$75	\$145

From MWG's most recent report, “We have ventured into the following activities; vegetable selling, fish selling, grain selling, small-scale farming, poultry keeping, dairy and goat raising. We have divided our group into four smaller groups. Achievements: 1) Better able to deal with problems at home; 2) Able to share strengths and weaknesses; 3) Church offering has increased. Some problems faced in the project are; sluggish loan repayment, some members don't take a loan because of fear, some members did not understand that the money had to be repaid.”

CONTINUING PROJECTS — RWANDA

RWANDA YEARLY MEETING FRIENDS PEACE HOUSE — \$5,000

EMPOWERING ‘WOMEN IN DIALOGUE’ WITH SMALL BUSINESS AND INCOME-GENERATING

This is the third year of a four-year project. “Women in Dialogue” is a group of women whose husbands are genocide suspects and women who were widowed in the genocide. Each group has 30 members. Each woman involved in the group already has her own small business, such as selling beans, corn, or different articles at the market. The plan for these groups is to begin with a workshop on how to manage a loan. Then each woman will come up with a business plan which will specify her anticipated expenses and income and net profit. This business plan will be approved before the loan is given, and when the loan is given it will be given in stages. Once the women demonstrate that they are able to manage the loan and are consistent with repayment, the loan can increase up to the maximum of \$105.

ACTIVITY	WEEKLY INCOME	EXPENSE	TOTAL LOAN PAYMENT	ANNUAL INCOME
Charcoal sales	\$115	\$105	\$115	\$425
Bean sales	\$115	\$105	\$105	\$510

The project started in 2006 with the Kigali group, moved to the Byumba group in 2007, to Ruhengeri in 2008 and then to Bugesera in 2009.

RWANDA YEARLY MEETING YOUTH DEPARTMENT—\$5,000

POVERTY REDUCTION AMONG YOUTH

This is the third year of a three-year project. The project is helping youth from three quarterly meeting to work together in peace-building and to strengthen their on-going initiatives in poverty reduction. There will also be other activities for the youth. In Kigali there will be anti-AIDS clubs, environmental protection clubs in Cyangugu, and peace clubs in Ruhengeri.

¹ 3-month economic cycle;
² 6-month economic cycle;
³ 12-month economic cycle

ACTIVITY	INCOME	EXPENSE	INCOME	NET INCOME PER PERSON
Cement block production (35) Kigali ¹	\$1,700	\$1,185	\$515	\$60 - Year 1 \$120 - Year 2 \$180 - Year 3
Maize growing (27) Ruhengeri ²	\$1,465	\$915	\$550	\$40 - Year 1 \$80 - Year 2 \$160 - Year 3
Pig raising (22) Cyangugu ³	\$1,810	\$725	630,000	\$50 - Year 1 \$100 - Year 2 \$200 - Year 3

From the most recent report, “This project has positively improved the life of impoverished groups of youth and gave them the ability to trust one another and the spirit to work together. It awoke other active youth associations in local churches (80% of all churches now have a youth association). Church leaders have become committed to sustaining the youth activities. Quarterly meetings provided 15,000 francs [\$27] each year to the most active association.

The Kigali project (cement block-making) failed because of the poor market. We helped them understand that money was not the main purpose of the activities but, rather, to build the next peaceful generation. A new loan will be provided to them. Even when associations are paying back loans as planned, it takes longer than a year and funds are not then available for a new group. The crisis in Kenya caused the prices in Rwanda to increase.”

CONTINUING PROJECTS — SIERRA LEONE

NJAGBAWO DESTITUTE WOMEN DEVELOPMENT PROJECT—\$4,600

SMALL BUSINESSES AND PETTY TRADING

This is the second year of a two-year project. Each of the women receives \$65 to undertake activities such as sales of fish, grains, palm oil, meat, palm wine, fruit and vegetables. Each woman is expected to earn \$.35 per day (\$10 per month), and make a monthly loan payment of \$3.

GROSS MONTHLY INCOME	LOAN PAYMENT	SAVINGS	NET MONTH INCOME
\$10	\$3	\$2	\$5

From Harold Johnson's site visit report, "They are well organized in their business. Though their area of business is some distance from where they

live, they are really committed to fight against poverty and to bring life back to the village."

CONTINUING PROJECTS — INDIA

WOMEN'S INTEGRATED NETWORK—\$5,000

WOMEN EMPOWERMENT

This is the third year of a three-year project. In the project area, which constitutes twelve villages, 40 of the families own less than one hectare of land. Rainfall is low. WIN has organized the women into twelve self-help groups. The women engage in one of five trades; tree nursery, vermi-compost production, pappadam and pickle-making, masala powder preparation and thatch weaving. Each year 50 women will be selected from the groups. Each woman will be lent \$70, to be repaid in 15 monthly installments. Anticipated economics are:

ACTIVITY	GROSS INCOME	EXPENSES	NET MONTHLY INCOME
Vermi-compost	\$150 (50 bags)	\$70	\$80
Nursery	\$175 (1,500 seedlings)	\$70	\$35
Thatch weaving	\$100 (1,000 pieces)	\$70	\$30
Masala powder	\$115 (95 Kg.)	\$70	\$45
Pappadam/pickle-making	\$115 (50 Kg.)	\$70	\$45



WIN's masala powder-making training.

From WIN's most recent report, "For the second year of the project, we have selected 60 women, 10 women in six groups. Each group receives training in one of five skill areas; thatch-weaving, nursery-raising, vermi-compost preparation, pappadam and pickle-making, masala powder-making. Each woman received a loan of Rs. 3,000 [\$75]."

VILLAGE COMMUNITY WELFARE SOCIETY—\$4,875

FOOD SOVEREIGNTY

This is the third year of a three-year project. The project raises jetropa, inter-crops of grain and gingelly, and turkish hens. Jetropa has been used for many years as natural fencing. It is also used today in bio-fuel/diesel production. It is also very suitable for waste land and drought conditions. Black grain [legumes] and Gingelly are inter-crops suitable inter-crops without disturbing the jetropa. The women will each have five turkish (four female and one male). Women will be trained on land preparation, jetropa sapling planting, inter-crop seeding, watering, and harvesting for three days. They will also be trained in turkish hen-rearing by veterinary department. The women will be provided loans to be repaid in one year with 3% interest. Anticipated economics per woman are:

ANNUAL INCOME ¹	ANNUAL EXPENSES	LOAN PAYMENT	NET ANNUAL INCOME
\$1,200	\$60	\$135	\$1,105

¹ *Jetropa* (\$860), *black grain* (\$45), *gingelly* (\$105), *turkish hens* (\$190)

From VCWS' most recently-received report, "The three most significant problems faced by the project have been; 1) To fetch higher prices for the products, the women have to travel 100 kilometers (to Dindigul); 2) The participants are marginal farmers and the income they get depends on the availability of land; 3) More women than can be accepted have applied to be part of the project. These problems have been addressed as follows; 1) The buyers at Dindigul have agreed to come to the growing area and buy from all the growers when the crop is ready; 2) When there is no more land available, the women are using the existing land more intensively; 3) The women interested in

the project, have been asked to wait, which they are willing to do.”

WOMEN’S ORGANISATION AND RURAL DEVELOPMENT —\$5,000

ECONOMIC SUSTAINABILITY OF MUSLIN WOMEN THROUGH RURAL WOMEN’S MILK SOCIETY



WORD member proudly displaying her cow.

This is the third year of a three-year project. The women receive loans of \$240, repaid at 12% interest. Training is provided in animal husbandry. The milk society has appointed a part-time veterinary for preventive maintenance of the animals. The women who possess land are trained to grow fodder trees and to produce by-products from milk. Milk will sell at \$.20 per liter with an expected yield of 10 liters per day. The women expect to earn \$75 per month, incur \$15 per month in expenses, and see a \$60 net income per month.

Bhagoda, one of 16 members of the four year-old Rising Moon self-help group, said each member saves \$1.20 per month from such income-generating activities as making coconut leaf thatch, candle-making, tailoring, farming, and milk animals. The group has saved \$2,150 to date. She is a widow, making a living with the sewing machine she bought with a loan from the self-help group, with two 2 year-old girls. The women were concerned that the Q’uran teaches not to charge interest yet for their self-help groups, this does not pose a moral dilemma,”

From WORD’s most recent report, “As the women gain experience in veterinary care and animal husbandry, they are now feeding the animal nutritious food, keep the animal in a good environment. Their milk income has increased the 2nd year, and they are most likely to get a calf this year. Social changes in the lives of the women: 1) Their daughters are going to school; 2) Their diet has improved; 3) They have a sustainable income; 4) They have more time to be with their family and children; 5) Their confidence is increased.”

SOCIETY FOR HEALTH ENVIRONMENTAL AND RURAL DEVELOPMENT PROJECT—\$3,850

COMPREHENSIVE INTERVENTIONS TO EMPOWER WOMEN FROM OPPRESSED COMMUNITIES

This is the second year of a two-year project. The self-help group representatives receive a one-day training on legal rights, women and child health care, and human rights. Vocational training is: livestock (3 days), sanitary napkin-making (5 days); leather footwear-making (5 days). Income-generating projects will be goat-rearing (8) turkey-rearing (4), sanitary napkin-making (3), and shoe production (5). Loans per woman will be \$120.

ACTIVITY	GROSS INCOME	EXPENSE	REPAYMENT	NET INCOME
Goat-rearing	\$435	\$165	\$120	\$150
Turkey-rearing	\$485	\$140	\$120	\$205
Shoe-making	\$140	\$105	\$12	\$23
Sanitary napkin-making	\$105	\$80	\$12	\$13



Mrs. Ponnayayah (center right, by small child) is SHERDP’s project director.

From SHERDP's most recent report, "There has been overwhelming participation and cooperation from the target population in all the villages. The orientation training was particularly helpful for these Dalit cobblers. We also wish to bring to your attention the problem of inflation. The price of live-stock, especially goats, has increased 20%. Because market potential is high, the balance needed was arranged by borrowing from their own self-help groups. Similarly, this fall the exchange rate with the US dollar went as low as Rs. 39.5. This difference was made up from local sources."

PANCHAYAT RAJ MOVEMENT— \$5,000

CAPACITY BUILDING AND REVOLVING FUND

This is the second year of a two-year project. The project is for capacity building and seed money for sustainable agriculture practices, along with animal husbandry, for 30 marginal land holders. The women are being trained

in organic farming, animal husbandry and allied activities including kitchen gardens and vermi-compost, navakaviya and herbal pesticides. The major crop will be groundnuts, grams and beans grown on one acre. The groundnuts will become animal fodder and fertilizer, as will the grams which are nitrogen fixing plants. Two nine-month old female calves will be purchased by the farmers. After 12 months the calves will be ready for insemination. Calves will be sold at 6-8 months for \$175-215. Navakaviya will be produced from cow dung, urine, milk, ghee, curd and honey. (This is a crop fertilizer and pesticide). Each beneficiary will raise herbal kitchen gardens with a variety of vegetables and herbs. They will also each receive nine country chicks and one cock to raise for eggs and meat. In total, each woman will receive seed money of \$185, to be repaid in two installments (one per year for two years) at 15% interest per year.

GROSS INCOME PER YEAR	EXPENSES	LOAN PAYMENT	INTEREST	NET INCOME PER YEAR
\$715	\$50	\$91	\$14	\$550

NEW PROJECTS — KENYA

MUDETE FRIENDS WOMEN GROUP—\$5,250

TREE NURSERY, MUSHROOM GROWING, FISH FARMING

Twenty-two women from Chavakali Yearly Meeting are participating in this one-year project. They are currently involved in small-scale businesses funded through monthly contributions of \$2.50. Seven women will engage in the mushroom production, seven in fish farming, and eight in a tree nursery. Anticipated economics:

ACTIVITY	LOAN	INCOME	EXPENSE	NET INCOME
Mushrooms	\$940	\$3,000	\$250	\$2,750
Fish	\$1,735	\$2,400	\$165	\$2,235
Trees	\$1,215	\$1,750	\$200	\$1,550

From Aquavis' site visit report: "The chairlady, Jonesi Jemo Ubbaga, had just passed after a short illness and burial arrangements were being made within the same week, so we could not carry any appraisal exercise as that would be disrespectful. However since we have substantial background

information about the group, we have opted to make our recommendation based on the following: 1) The project constitutes legitimate women, members of Mudete Friends Church; 2) Last year Aquavis met with members of the project when there arose a misunderstanding between the First Change group and Mudete and the stalemate was resolved; 3) The group has made significant steps to train its members in team work, savings, marketing and business activities. The group is well organized with determined leadership. It is viable and targets the needy.

KIHILA AVALINA VAKALI GROUP—\$5,275

POULTRY-RAISING

Twenty members of the group, from Vihiga Yearly Meeting, are participating in this three-year project. The group has 23 members, twenty women and three men. They are in a supportive role only, particularly maintaining financial records. For this project, the twenty women will be lent \$230 to construct a poultry unit with at least



twenty mature layers and three roosters. Income will begin the fourth month with each woman earning \$14. Loan repayments will be \$5 per month. The proposal also states, “though this project is focused on the members of KAVG our long term goal is to pull most, if not all, Christian women irrespective of denominational affiliation into the project”. Economics are:

GROSS INCOME	EXPENSES	LOAN REPAYMENT	NET INCOME
\$25	\$10	\$5	\$10

From Africa Quaker Vision’s site visit report, “When we visited all 20 members were in attendance, an indication of togetherness and willingness to work as a group. The group has a well-coordinated leadership of five women and well blended with both young women and old. The group has a well defined proposal for income generating, reflecting what is possible to achieve on the ground. The group has a functional bank account and well kept books of account. They are involved in small-scale business and members make contribution towards the needs of the project activities. The group is clear on the objectives and activities to be undertaken.”

AVALINA SELF-HELP GROUP— \$5,300

IMPROVEMENT OF EXISTING INCOME-GENERATING PROGRAM

Fifteen women from Chavakali Village Meeting will participate in this one-year project. The focus of the group is feeding, counseling, medical and spiritual services to elderly and orphans. They have established a rehabilitation center at the yearly meeting compound to address these concerns. The group leader is a retired banker who is now a farmer and

manages the above center on a voluntary basis. Mr. Enonda is also a founding member of the group.

A local consultant in bee-keeping will train group members and supply them with hives. Honey can be harvested every three months with a yield of \$30 per hive. Twenty hives will be purchased for three women with a total loan of \$1,150 for bee-keeping. The group also intends to buy three cows valued at \$515 each. The cows will be given to two women with one woman having one cow and the other having two cows. Two women will receive \$75 each for a pottery project. The remaining eight women will receive loans totaling \$1,535 for various small businesses. Anticipated economics are:

ACTIVITY	INCOME	LOAN REPAYMENT	NET INCOME
Bees	\$130 quarterly	\$45 quarterly	\$85 quarterly
Dairy	\$40 per month	\$22 per month	\$18 per month
Pottery	\$25 per month	\$8 per month	\$17 per month

From Africa Quaker Vision’s site visit report, “The project is a different model whereby the group pulls resources together and invests in income-generating projects. The proceeds will partly be used toward the elderly people program while, at the same time, benefit individual members. The group constitutes 15 energetic and dedicated women. So far we have never dealt with a project having a physical office. But for this group, because of their noble services to the community, the church decided to give them an office within the Yearly Meeting compound. The project is well defined with activities known to the community. A well polished leadership includes a project coordinator with wide experience in financial management and proposal writing. They have bank account and well maintained, audited reports with \$310 as a balance at the bank. Its successful implementation will definitely have a positive spiral effect to the targeted group within the community.”

NEW PROJECTS — SIERRA LEONE

KATIMPI VULNERABLE GROUP— \$4,525

FARMING

100 women from the village of Katimpi, Kambia District are participating in this one-year project. There will be ten groups of ten women engaging in

agricultural activities such as backyard gardening, vegetable, cash crop, and cassava planting. Their expected income is \$100 per month. They will repay \$35 and save \$17. The balance of \$48 will be equally shared among the women for a total of \$5 per woman per month.

From Harold Johnson’s site visit report, “My

first project to visit was Katimpi Vulnerable Group at Kambia District. This project deals mainly in agriculture and petty trading. The young women in the group are the ones who sell the produce at the market on market day. They showed me records of how they distribute the produce and the monies they receive from the sales. The group is well organized and the women are doing their best to see that they combat poverty from their community.”

LIFE FOR RELIEF AND DEVELOPMENT ORPHANAGE—\$4,825

AGRICULTURAL PRODUCTS

40 widows and orphans from Tonkolili District are participating in this one-year project, an expansion of the project currently being implemented by LORD. The women wish to undertake the following agricultural activities: grain production, fruits and vegetable sales. There will be 25 widows and 15 orphans involved in the project. The members will be divided into four groups of 10 with each group. Each group will receive \$1,170, which will be repaid at \$35 monthly. Each group is expected to earn \$190 per month. Economics are:

GROSS	LOAN REPAYMENT	SAVINGS	NET INCOME
\$190	\$35	\$35	\$120 for the group (\$12 per woman)

TONGOWA DISADVANTAGED WOMEN IN POST-WAR DEVELOPMENT—\$4,900

GARI AND FOOFOO PRODUCTION

TDWPD is a current partner. This project enables them to meet, starting with sixty women, the rapidly growing need which can not be met by the current project’s funding. The project is located in the rural area outside the town of Mile 91.

The sixty members will be subdivided into four

groups with one machine assigned to each group. The group harvests cassava from their garden and brings it to the processing site. Each of the women is necessary for a particular part of production which makes cassava into gari cloth. To make the foofoo, the women grind the cassava and allow it to ferment before it is ready for sale in 3–4 days. The processing machines will belong to the group rather than to individual members. Each group expected to earn \$260 per month and repay \$20. Each woman will receive \$15 per month income.

Bob (RSWR Board member) and Lydia (his daughter) Marsalli visited in January 2008. Originally, this project supported small-scale business of grain, vegetable and cash crop sales. Through active engagement in business, our village is now a business center where a trade fair is observed every Friday. The number of members in the organization has grown, most women can now send their children to school and some can approach banks for savings.

ROPOLON AGRICULTURAL DEVELOPMENT ASSOCIATION—\$4,875

RAISING LOCAL ANIMALS

Forty-five members of the existing group and thirty new members will participate in this one-year project. RADA is currently implemented a live-stock development project, which is an outgrowth of an earlier, crop-based project. Each of the thirty new members will receive a female sheep, pig and goat. Thirty of the old members will receive a goat and fifteen will receive a pig. The rest of the seed money will be used for food and medicine. Each member is expected to earn an average monthly income of \$15 from the sale of offspring. Annually goats will deliver twice with two young per delivery and pigs will deliver three times with at least four piglets.

NEW PROJECTS — INDIA

BHASAM TRUST—\$5,000

ORGANIC GARDENING

Twenty five women from Salem District, Tamil Nadu are participating in this three-year project. The women will lease ½ acre of land. Training will

be given in cultivation, harvesting, vermi-compost production, land reclamation, watering, manuring, pest control, and intercropping. Maravalli is the main crop, but vegetables and flowers will also be grown as intercrops and caster plants will be planted as natural pest control. Two vermi-compost pits will

be prepared for each woman. Loans will be repaid in one year. Anticipated economics are:

GROSS ANNUAL INCOME	EXPENSES	REPAYMENT	NET INCOME
\$1,635 (Maravalli, \$625; Vegetables, \$200; Caster, \$110; Seventhi, \$300; Compost, \$400)	\$270 (\$195 for cultivation and 475 to lease the land)	\$200 per year (\$16.67 per month)	\$1,170 per year \$95 per month

From Dr. Kannan's site visit report: "Bhasam Trust is a small and developing organization. BT has formed 10 women self-help groups. The target villages are remote and poor. The trust has two trained staff. Mr. Xavier Antony has a rich experience in the field of tribal development and community organizing."

ANBU TRUST—\$4,725

DAIRY, NEEM OIL PRODUCTION, BASKET-MAKING

Thirty women from Sivagangai District, Tamil Nadu are participating in this one-year project. Skills training will be provided for each of the three

ACTIVITY	LOAN	GROSS INCOME	EXPENSES	LOAN PAYMENT	NET INCOME
Dairy	\$250	\$500/year	\$125	\$280	\$95
Neem oil	\$75	\$175	\$100	\$85	\$80
Basket-making	\$75	\$175	\$100	\$85	\$80

income-generating activities. Following the training, seed money will be given to the women and marketing arrangements made. Loans will be repaid at 12% interest in ten monthly installments. The women in the dairy project will not repay loans during the cow's dry periods, but will resume when cow comes into milk again. Anticipated economics are noted in the chart above.

From Dr. Kannan's site visit report, "Anbu Trust is registered during the year 1995 with Mrs. Lilly Rajkumar as Managing Trustee. The trust has formed 100 self-help groups. The office of the trust is situated in the middle of the target villages. Trust is involved in sustainable agriculture with the support of the LEISA network [Tamil Nadu-based]. Trust is running a tailoring training to the rural girls and also 10 evening tuition cen-

ters. The leaders of the women's groups explained the income and expenses of the proposed income generation program."

SKILL FOR DEVELOPMENT—\$5,500

VARIOUS (EIGHT) INCOME-GENERATING PROJECTS



Two SD members taking produce for sale.

38 women from Madurai District, Tamil Nadu are participating in this one-year project. SD is a current partner and, with this project, expands its current work into twelve more villages. They will "impart skill development trainings to identified women ... adopting the latest methodology and minimum technology suitable and viable to them". The women's self-help group will assume responsibility for loan distribution, repayment collection and coordination between the beneficiaries and Skill for Development. Loans will be repaid at 12% interest in monthly installments for most projects, quarterly for vegetable growing. Produce/products are marketed in nearby cities and small towns. Anticipated economics are:

ACTIVITY	INCOME	EXPENSES	LOAN REPAYMENT	NET INCOME
Sundry store	\$125	\$37.50	\$16.50	\$70
Poultry	\$100	\$25	\$9	\$66
Snack Shop	\$100	\$25	\$12	\$63
Tea Stall	\$100	\$25	\$12	\$63
Pots and Pans Sales	\$100	\$12	\$14	\$74
Flowers	\$86	\$12	\$9	\$65
Vegetables	\$100	\$25	\$9	\$66
Organic Vegetables	\$100	\$25	\$19	\$56

SPURTHI—\$5,500

MUSHROOM CULTIVATION, VERMI-COMPOST PRODUCTION, BEEKEEPING

100 Yanadi tribal women from Chittoor

District, Andhra Pradesh are participating in this one-year project. Training will be conducted in co-operative concept and management. 18% interest is charged on the loan, to be repaid in 12 installments. The cooperative society officers meet monthly to review the progress of the project. Anticipated economics are:

ACTIVITY	INCOME	EXPENSE	LOAN PAYMENT	NET INCOME
Mushroom cultivation	\$100	\$12	\$3	\$85
Vermi-compost production	\$75	\$25	\$4	\$46
Beekeeping	\$75		\$4	\$71

From Dr. R. Kannan's site visit report: "SPURTHI is a registered society having a field office at Bangarupalam and it is headed by Mrs. C. Aruna. It has good rapport and coordination with the target people. They have formed 50 women self-help groups by involving tribal women. Groups are organized democratically and are all open to discussion about the project and about their activities. The market is readily available in nearby towns. SPURTHI has 3 trained staff."

MARUTHAM TRUST—\$4,875

ORGANIC FLORICULTURE (ROSES)

Twenty women farmers from five self-help groups in Thanjavur District, Tamil Nadu are participating in this one-year project. Four women from each group (selected by the group) will be involved in the project. The women will receive a two-day orientation and training in sustainable rose cultivation and organic bio farm inputs production. Seed money per woman will be \$150 for rose seedlings and \$65 for compost. \$215 per woman. Beginning the seventh month roses will bloom, selling for \$.25-.50 per 100 roses, depending on the season. Anticipated economics are:

GROSS	EXPENSES	LOAN REPAYMENT	SAVINGS	NET INCOME
\$4,360	\$2,480	\$245	\$30	\$1,600 per year (\$135 per month)

From Dr. R. Kannan's site visit report: "Mrs. Antoniammal and Mrs. Jansirani, the financial trustee, are managing the trust. MT has formed 65 women self-help groups and are all functioning. MT has four staff and is also running a creche to benefit 20 children in the village of Vilar. The relationships between trustees, staff and people are equal. The meeting with the target group at Marumkulam

helped me understand the following points: 1) The target people were involved in the preparation of the project; 2) The relationship between the women and the trust is long term; 3) There is a greater chance for revolving the RSWR fund due to the existing behavior of saving and credit in the group; 4) The project is environmentally safe due

to the common decision by the beneficiaries to use only organic method of cultivation."

NEEM ENVIRONMENT AND EDUCATIONAL MOVEMENT—\$5,125

CALF-REARING AND ORGANIC FARMING

Thirty women farmers from three village self-help groups in Pudukottai District, Tamil Nadu are participating in this one-year project. The women will raise nine varieties of indigenous plants that can be raised on rain-fed land. The women will receive two days of training in sustainable farming practices, inter-cropping, calf-rearing, and organic farm inputs. Nine-month old calves will be purchased. At one year old the calf will be ready for breeding. Within 18-20 months of first receiving the initial calf the second calf can be sold for \$185-\$225. The waste from the cows will be used to produce compost and pesticides (Navakaviya).

ACTIVITY	INVESTMENT	GROSS	REPAY	NET/YEAR
Crops	\$20	\$485/year		
Navakaviya and compost	\$2	\$25		
Calf-rearing	\$125	\$225		
TOTAL	\$165	\$735	\$180	\$555

Navakaviya will be produced twice per year for the women's own use and to be sold at \$.75 per liter. Each woman will be lent \$150, will contribute \$12 from her own savings, and dig a compost pit. Loans will be repaid at 10% interest. Anticipated economics are shown in the chart above.

From Dr. R. Kannan's site visit report, "NEEM has successfully demonstrated the previous two [RSWR supported] projects and all are still alive and progressing. There are 70 women self-help groups formed and run by the NEEM. It has 3 trained staff. The target group women at M. Kulavaipatty explained the importance of having animals, compost, fodder, and trees for a sustainable agriculture."

SOCIETY FOR PEOPLE'S RESEARCH ENVIRONMENTAL AFFAIRS AND DEVELOPMENT SERVICES—\$5,000

MULTIPLE INCOME-GENERATING PROJECTS

Forty rural widows (in the first year) from Chittoor District, Andhra Pradesh will participate in this three-year expansion of an existing project. Each woman will receive 3-5 days of training on her income-generating project. The women will engage in IGP such as agriculture, cattle rearing, flower cultivation, horticulture, vegetable cultivation, goat and sheep rearing. The amount of the loans will be decided based on the activity, and will be repaid after one year at 12% interest. Anticipated economics are:

ACTIVITY	LOAN	INCOME	EXPENSE	LOAN REPAYMENT	NET INCOME
Sheep and goat raising	\$80	\$30	--	\$7	\$23
Petty shop	\$80	\$30	--	\$7	\$23
Vegetable sales	\$50	\$25	--	\$5	\$20
Flower sales	\$50	\$20	--	\$5	\$15
Poultry raising	\$50	\$25	\$5	\$5	\$15
Dairy	\$300	\$50	\$10	\$10	\$30
Agriculture	\$100	\$40	\$10	\$7	\$23

WOMEN'S EMPOWERMENT TRUST— \$4,100

ERADICATION OF CHILD LABOR THROUGH INCOME GENERATING

Fifty self-help group women who are parents of working children from Tiruchirapalli District, Tamil Nadu are participating in this one-year project. Each beneficiary is either the mother or sister of a child laborer. She will receive \$75 for the purchase of three goats, equipment and feed. Beginning the seventh month the goats will bear young, so that every six

GROSS INCOME	LOAN REPAYMENT	NET INCOME
\$285/year (\$225 for goats, \$60 for manure and milk)	\$6	\$17

months kids will be sold. Anticipated economics are:

From Dr. R. Kannan's site visit report, "WE Trust is managed by Mrs. G. Tamilselvi and Mrs. Akilandeswari. The trust has formed 200

women self-help groups and is running two schools for child laborers. The trust also runs a tailoring training center. WE Trust has good rapport with the target groups. Trustees and the staff have good coordination. The target women are confident and clear about the proposed project."

MAHATMA EDUCATIONAL TRUST— \$5,000

PICKLE-MAKING, POULTRY-RAISING, PRODUCE SALES

Forty-five women from five villages in Thanjavur District, Tamil Nadu will be participating in this one-year project. Sixty women from five villages will be selected by the village self-help group. They will receive three days of training in income-generating skills, marketing and micro-credit. Forty five women will receive loans for either pickle-making, poultry-raising, or vegetable and fruit sales. Fifteen women will engage in each project with loans to be repaid at 12% interest. Anticipated economics are noted in the chart below.

From Dr. R. Kannan's site visit report, "Mahatma Educational Trust was registered in 2000 and has an office and training center in Pappanadu. The trust has formed 60 women self-help groups and regularly conducts monthly meetings and trainings for the women members. MET is involved in cervical cancer identification, screening and referral to the government hospital. They are also educating rural women about women's health issues, reproductive health, and child care.

ACTIVITY	LOAN	GROSS INCOME	EXPENSES	LOAN PAYMENT	NET INCOME
Pickles	\$150	\$150	\$65	\$17	\$70
Poultry	\$75	\$80	\$0	\$8	\$72
Vegetables/fruit	\$50	\$115	\$0	\$10	\$105

The target women groups at Cholankarni west are all well aware of the proposed project."

STUDENTS ORGANISATION FOR NATURAL SERVICE—\$4.825

MAT-WEAVING AND SUNFLOWER CULTIVATION

Seventy-five women from five self-help groups in Vellore District, Tamil Nadu are participating in this one-year project. The women are skilled in "agronomy and in producing aloe fiber". For this

project, they will be hand weaving aloe. The women will be trained for ten days in mat- weaving and one day in growing sunflowers. Each group will receive \$750, to be added to their own savings. The loans will be used to lease land, buy seeds, manure and the grasses for mats. The women will engage in the project as a group, with each group leasing two acres. Each woman is able to produce two mats per day. Each mat sells for \$1.10, with the cost of materials being \$.75. From the sunflowers, income will be \$3,500 for two acres every three months.

ACTIVITY	GROSS INCOME	EXPENSES	NET INCOME
Sunflowers	\$115 each quarter, \$43 per month	\$0	\$38 per month
Mats	\$1.10 per mat	\$.75 per mat	\$.35 per mat, \$22 per month
TOTAL			\$60 per month

The group leaders will give each woman \$115 every three months and keep the remainder for repayment (loans will be repaid monthly by each group leader at \$95 per group) and reinvestment. Therefore, economics are noted in the accompanying chart.

From Dr. R. Kannan's site visit report, "SONS has a rich experience in social forestry programs. All the women group members are involved in nursery raising, tree planting and its maintenance. So far, SONS and its women group members are part of a 150,000 tree planting in the nearby forest, with the help of the Forest Department. SONS has formed 25 women self-help groups and five forest committees. With the assistance of the Forest Department, 150 women got skill training in candle-making, mushroom cultivation, organic farming, and vermi-compost. All the target people are aware of the project. They have regular meetings and are maintaining records."

FINDING INSPIRATION FROM PROJECT PARTNERS

It has been three months tomorrow since Roland and I left for India. Today the earth is greening - that achingly green of new spring. As I sat today with a group of professional therapists with whom I gather for six retreat days per year, I thought of those many women with whom I sat in dusty, hot India.

In a room at a lovely, country retreat center with a group of good, compassionate white middle-class people complaining about the U.S. government, health insurance companies and religion (all equally suspect!) I thought of the futility and negativity of our complaints.

One of the last self help groups we visited in India, Yuvak Vikas Kindra, spoke of their work within the villages to educate and encourage their friends and neighbors to refrain from killing their girl children. I was appalled to learn how prevalent female infanticide still is, with its roots in the oppressive dowry system.

As our Indian friends and colleagues later explained dowry, I more deeply understood the fear a girl child might engender in her poor parents. They will be expected to pay dowry upon her marriage, on the couple's first anniversary, and on the birth of children. Can you imagine the dread in that mother's heart when she hears her daughter's first cry? This baby she's carried and birthed in blood and pain can bring love and joy, but she will surely also bring financial burdens. If her mother doesn't kill her, her daughter's husband may later kill her when the parents cannot pay all the required dowry. What is the hope? What is the solution? Education? Legislation? Economic empowerment? Infanticide? Cynicism? Complaints?

Roland asked the women of YVK, "Hasn't the law (against infanticide) made changes?". One woman's answer was, "We are the law". I heard her saying that cynicism, complaints or even depending on well intended laws don't make changes. We do.

As I heard my professional colleagues and myself complain about systems within our privileged country I heard the voices of YVK. Our project partners remind us that we are crucial in bringing about the changes we feel important to our particular worlds. One of the great blessings we, through RSWR, have in our work in the developing world is this partnership with people who can help us remember that we are all the change agents. Like the song says, "step by step, the longest march can be done".

—Cindi Goslee

WHAT DIFFERENCE DOES A RSWR PROJECT MAKE IN THE LONG RUN?

STORIES FROM INDIAN PARTNERS TEN YEARS LATER

In February of this year, two Friends--Archana Gour (General Conference of Friends in India) and Vivienne Hawkins (Central Philadelphia Monthly Meeting, Philadelphia Yearly Meeting)—took a four-day tour of numerous self-help groups (SHG) in Tamil Nadu, India. These groups had received RSWR loans through Gramiya, a three-time RSWR grant recipient beginning in 2001. Gramiya is now the sponsor of over 120 local SHGs. Viv and Archana had the opportunity to meet with many recipients of RSWR micro-enterprise loans and heard their personal stories of success and gratitude for the opportunities that their loans had opened up for them, their families, and their communities.

They saw many successful micro-enterprise ventures and “gathered a treasure-trove of stories and photos to tell the power of working together and sharing resources.” They heard of a number of powerful improvements in the quality of life of the loan recipients including:

- Family income and economic stability are increasing each year
- Health has been improved
- Children have pursued higher education and vocational training, getting good jobs and even starting their own small businesses
- Women have grown in self-confidence, independence, and respect in their families and communities
- Spouse and child abuse has been addressed and arrested
- Men’s and children’s SHGs have grown up as an off-shoot of the women’s groups
- The different projects have dove-tailed to create a momentum for future opportunities
- Neighbors are working together to improve the living conditions in their communities

Here are some of the heart-warming, and perhaps heart-changing, personal stories that Viv and Archana heard during their site visits:

Anjama, age 33, has two sons. She excitedly told how, with her first RSWR loan 13 years ago, she set up a prosperous business. At the time her husband was disabled due to asthma. Today she owns 2½ acres of land where her family has dug a

deep well for safe water and added electricity. They grow vegetables and rice, and she and her husband run a vegetable shop. One son is training as a medical lab technician and the other is a carpenter. She helps to train other women in micro-enterprise so they too can experience success.

Sanguwali, 36 year old mother of one girl and two boys, confessed that twelve years ago members of her village heard of micro-enterprise programs with great skepticism and fear. Gramiya convinced them to form self help groups and try it. With her loan she purchased a milk cow and now owns two. She purchased ten sheep and now owns twenty. One son now operates a furniture shop with a loan through Gramiya. Her SHG and three others lobbied their village government to repair the town’s badly deteriorated water tank. They received the money to contract for refurbishing the tank and enterprisingly found a competent contractor for less, investing the remaining money for future village improvements. Their town official was so impressed he gave them a building in which to hold their regular SHG meetings.

Their next project was getting a good road into the village. With the help of their menfolk they actually laid the mud and stone foundation for it and then lobbied the local government to pave it, which they did! Members of the SHGs are now petitioning the local official to construct a threshing floor for cleaner and larger rice yields for farmers. Sanguwali told also of a tutoring center for children started by Gramiya. She was pleased for the children as she herself is illiterate and can only write her mark as a signature.

Jayarashmi practices organic farming using cow dung collected from the streets and a pesticide of cow urine and water. She has purchased a small plot of land and made a thatched hut on it. Last year, just on beans sold, she earned more than double her annual income before her first RSWR loan. She has requested support for a tree nursery/model farm to employ other SHG members. She proudly related that with the help of a loan from the SHG, her son obtained primary teacher training and graduated second in his class! She told too of an orphan

adopted by a village family who later abused the child by burning her. The SHGs intervened and were able to get the abuse stopped. She spoke of her appreciation that SHGs allow women to come out of their homes, speak on their own behalf, and interact with bank and government officials without the need for a male intercessor. Jayarashmi gave thanks for the increased knowledge of land and women's and children's rights and added that domestic violence in their village is decreasing.

Although from an entirely different site of Right Sharing micro-enterprise work, the wonderful, enthusiastic stories received from these Indian women by Viv and Archana reminded me of something that John Muhanji, Kenyan

Friend, said about Right Sharing work there on a recent trip to the US:

"You people don't know what you have been doing! You have affected the lives of several thousand people--for the better!"

I am so grateful for the many contributions by Friends and other Right Sharing supporters around the world that have helped to give these women and their families and communities a much healthier and happier future! If you would like to hear about Viv's visit first hand and have a chance to see her photos of the women and their business ventures, please contact her via email, friendviv@yahoo.com.

—Jackie Speicher

HOW TO SUPPORT RIGHT SHARING

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MAKE AN OUTRIGHT GIFT

A) Via the mail; B) On-line, see the RSWR website, www.rswr.org, for details; C) At age 70½, distributions from IRAs must start, consider RSWR; D) Publically traded stocks; E) Publically traded bonds; F) Privately traded securities; G) Tangible personal property¹; H) Real estate¹. Contact the RSWR office details regarding transfer of stock, bonds, securities, and property.

¹ Upon acceptance by RSWR

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A) Charitable Remainder Trusts; B) Charitable Gift Annuities. Done in coordination with the Friends Fiduciary Corporation.

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A) Bequests (include RSWR in your will); B) Designate RSWR has 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) can be made be either a withdrawal from your checking or savings account, or your credit card (Mastercard, Visa, Discover). Con-

tact 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 provide RSWR with income from interest of over \$17,000 per year. Contact the RSWR office for details and a loan form.

SPECIAL EVENTS & 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. Contact Roland Kreager, rswr@rswr.org or Jackie Speicher, jackie@rswr.org.

SAVE STAMPS

Send them to Quaker Missions Project of Mat-tapoisett Monthly Meeting. Stamps should be sent to Brad Hathaway, PO Box 795, Mat-tapoisett, MA 02739-0795. This project has provided over \$50,000 to RSWR and other Quaker organizations.

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.

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.

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.

TO OUR DONORS

Approved project support for 2008 totals \$252,500. We currently have 50 project partners, and welcome your gifts to meet the needs of all of these projects. **There are 6 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:

Roland Kreager
General Secretary
101 Quaker Hill Drive
Richmond, IN 47374
765.966.0314 (phone)
765.966.0325 (fax)
rswr@rswr.org

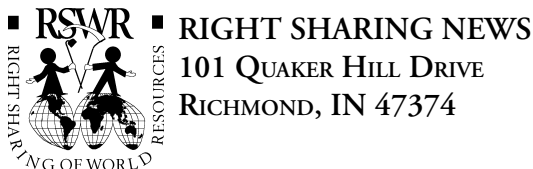
Jackie Speicher
Field Staff
101 Quaker Hill Drive
Richmond, IN 47374
765.966.0314
jackie@rswr.org

Cindi Goslee
Proposals Coordinator
101 Quaker Hill Drive
Richmond, IN 47374
765.966.0314
cindi@rswr.org

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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