

# 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.

## FACING UNCERTAINTY, HAVING FAITH

In this end-of-the-year issue we focus primarily on newly-approved projects, of which there a total of 26. Two continuing projects were re-affirmed and 24 new ones approved. Grants to the continuing projects total \$9,975 and grants to new projects total \$109,025.

This issue also includes decisions made by the Board of Trustees at their October 17-18 meeting in Philadelphia. The board report is followed by an essay which speaks about the economic storm that we are experiencing and what we might learn from related experience of RSWR partners. Cindi Goslee, RSWR's Proposals Coordinator, writes and gives an update about RSWR's new initiative of providing capacity-building resources in the areas in which we work. The issue concludes with two resources regarding gratitude, as we begin another holiday season.

The October meeting of the RSWR Board of Trustees was, as they say in India, an auspicious time. On the one hand we were faced with the many uncertainties of the chaotic economic times. On the other hand, the need for and possibilities of new program work was before us. The board chose to act both wisely and boldly.

While there is uncertainty about the end-of-the-year giving and final income for 2008 (30-35% of RSWR's annual income is received in the month of December), the board put in place a plan to temporarily absorb any shortfall that might occur. At the same time the 2009 budget, which includes a 3.5% overall increase and a 10% increase in grants, was approved. The budget also includes approval for the establishment

of RSWR's second in-country field staff program, to begin in Kenya as of July 1, 2009. The first in-country field staff was established in south India on July 1, 2008. Cindi Goslee provides an update on that work in her essay on enhanced capacity building.

In other action the Board:

- Welcomed two new members; Mary Lee Comer (Indiana) and Lisa Graustein (Massachusetts);
- Re-appointed Ebby Luvaga (Iowa) and Blake Lipsett (Pennsylvania) to second, three-year terms;
- Thanked departing members, George Kegode and Phil Harnden, for their six years of valuable service. George served as clerk of the Proposals Committee and Phil was the recording clerk;
- Approved a timetable, budget, and goals for the capital campaign;
- Approved the following minute which makes clear how the RSWR message will be shared:  
*"Friends affirmed that our hope is to do the work of RSWR as Friends, among Friends, giving voice to and honoring our particularities, just as we honor the particularities of our project partners."*

## THE ANTIDOTE FOR STORMS

There is a good amount of suffering, anxiety and uncertainty in the midst of a storm. For most of us in the U.S., we experience a taste of this only on the rare occasion when a natural storm strikes  
*Continued inside*

*Continued from page 1*

where we live. Even then, the most that we generally experience is the temporary inconvenience of no power. With all the resources available to us, we are well protected from the severest effects of the storm. But for those persons who live under the burden of poverty, such as the poor residents of New Orleans in August 2006 or the fishing families on the east coast of Tamil Nadu, India in December 2004, a storm can be particularly devastating. We might even realize that these poor people constantly live in a storm of poverty, with the natural storm being only a physical, and extreme, manifestation of what they experience in their daily lives.

These days of economic turmoil and uncertainty have shaken the foundation upon which we have built our sense of security and well-being. Many throughout the world feel buffeted by this economic storm. This storm erodes the security we have come to assume, making us afraid for our present well-being and future. While our experience of uncertainty may be only a faint reflection

of that experienced by the victims of hurricane Katrina, the tsunami, or of ongoing, grinding poverty, it is a taste of the reality of insecurity. It is a bitter taste, and it is extremely important to note how we respond to this new reality.

Generally our first reaction is to hold on to what we have. Such a response begets greater fear and anxiety, if one level of security can be taken away, can two?, three? How, in these times, are we to find security and the peace that greater security can provide us? There is a great lesson that we can learn from RSWR's project partners as they deal with the storm of extreme poverty. It is a gift that is truly precious, a gift that can humble us as we realize that we too are in need and that the way to meeting this need is made available to us by people with very little material wealth.

The gift is giving. Giving requires a letting go, letting loose. It is the opposite, perhaps an antidote, to contracting and holding on. While it may seem

counter intuitive, we are often reminded that sharing what we have provides increase, not only to the recipient but to ourselves as well. In our work in Kenya, India and Sierra Leone we are often reminded of the grace of giving.

One of the great, largely untold stories of the tsunami is the response of thousands of self-help groups, including those of RSWR partners, living inland from the tsunami. Within a day of the tsunami, truckloads of food and other supplies had been collected by these poor women and were on their way to the coast. The 1,000+ members of the self-help groups organized by Gramiya (a past and now current partner) raised over \$5,000 from their meager incomes.

When RSWR makes a grant to fund a self-help group's micro-enterprise project, it rarely provides enough money so that all the members of the group can get loans immediately. It is then the responsibility of the group to decide who gets their loans first. In every instance the answer is the same, those who need it the most. While all the women in the group experience extreme poverty, the members jointly agree that the first recipients will be those with the greatest needs. The other members will wait to receive their loan from the repaid money of the first group;

Among many Friends women groups working with RSWR in Kenya, we have found that a portion of the profit from a business is often used to help AIDS orphans.

In the end, of course, true security is faith in God. Even the security of mutual support is transitory. In these stormy times, may we be open to God who is working through the hands of experience of RSWR's partners. May we be open to the immediate security of God's eternal love. In turn, may we allow God to work through our hands as we offer aid to some of the poorest of the poor living on this planet. This is the message of the season. This is the gift offered to us. This is the gift we can give.

—Roland Kreager

**“HOW, IN THESE TIMES, ARE WE TO FIND SECURITY AND THE PEACE THAT GREATER SECURITY CAN PROVIDE US? THERE IS A GREAT LESSON THAT WE CAN LEARN FROM RSWR’S PROJECT PARTNERS AS THEY DEAL WITH THE STORM OF EXTREME POVERTY.”**

## BUILDING CAPACITY

Building the capacity for a good income generating project is not an easy task. While RSWR receives many well intended proposals during the year, we would be remiss if we did not review these proposals to ascertain whether the group has the capacity to complete the intended work. In order

for us in the U.S. offices of RSWR to better identify an organization's capacity, we rely on the faithful services of our in-country RSWR representatives. In Kenya, the Friend's organization, Africa Quaker Vision, comprised of Samson Ababu, Lotan Magaliza and Hezron Maisitsa, along with others, faithfully translate RSWR's mission and guidelines to Kenyan Friends. They visit potential project partners to discern if these organizations understand micro credit and are able to complete successful projects. In Sierra Leone, Harold Johnson shepherds this work. In India, RSWR has been privileged to work with Dr. R. Kannan in this manner for approximately 20 years.

In the summer of this year, the RSWR board approved increasing RSWR's educational and supportive presence in India. To this end, we engaged Dr. Kannan to coordinate activities which will assist potential and active project partners to build their capacity for undertaking successful income generating projects. Dr. Kannan, with the assistance of four NGO (non-governmental organization) directors, who are past partners, began this new endeavor by offering a workshop for 64 NGOs this summer. Following is a summary from his report on the workshop:

"The participants were segregated into five groups according to region in order to provide them an opportunity to share their works; motive for establishing the organization; their previous experiences; the issues in the area; and the resources available within the community. Then, Mr. Kannan oriented the NGOs by describing what is meant by development: a process, to achieve an expression of peace and justice; a right order in the natural world. He shared RSWR's mission of working for equity and relief from the burdens of materialism and poverty.

The four NGO directors, Mrs. Kanagabai (GRAMIYA), Mr. P. Natarajan (NET), Mr. Muthuramalingam (PLUS), and Mr. Purusothaman (SPREADS) each shared his/her experience of working with people's groups in villages, evolving projects according to the needs of the people and implementing projects in their geographic areas. The workshop was a success. The NGO heads expressed their happiness that the orientation opened their eye to RSWR's types of projects and to RSWR's education works in the USA to motivate the people in US to share their resources with the poor in the third world through innovative projects and partnerships."

At the fall RSWR board meeting, fifteen new and two ongoing projects in India were approved. Subsequent to this approval, we received the following outline from Dr. Kannan for a capacity building workshop for these new partners:

"A capacity building workshop will be held for three days duration. All NGOs approved during the October meeting will be invited. Two persons from each NGO, the head of the NGOs and one [other] female staff person, will attend. In this workshop, the NGOs will have more time for in-depth understanding of their own project. They will be able to identify outcomes, risks, a time-line of their projects, as well as monitoring, evaluation and reporting."

We are extremely excited about this new step for RSWR. It is the first time we have had an opportunity to offer such important assistance to potential and current project partners. This education and support will strengthen and deepen our work in India and will provide a model for capacity-building activities in Kenya and Sierra Leone. We are blessed to have such capable and dedicated in-country field staff to assist partners in building their capacity for success.

—Cindi Goslee



*NET members harvesting lady fingers (okra) intercropped among banana trees*

## CONTINUING PROJECTS

### NEW EARTH TEAM — INDIA (\$5,500)

#### CULTIVATION OF PLANTAIN TREES AND SALE OF PLANTAIN PRODUCTS

75 women from Tamil Nadu will be trained in the formation of a small scale producer's federation and 50 women from two villages will receive loans.

This is the 2<sup>nd</sup> year of a two-year project.

Each woman will receive a loan of \$190. On average, 700 plants will be raised. Vegetables will yield in three months, plantain in ten. When the plantains are ready for harvest, the farmers sow the seeds of cotton between rows. Cotton yields in three months. Several parts of plantain are sold; the fruit, outer leaves for fibers, flower, and stem.

GROSS ANNUAL INCOME	EXPENSES	ANNUAL COST	NET ANNUAL INCOME
\$1,625	\$380	\$575	\$670

From R. Kannan's site visit report, "New Earth Team is one of the well known organisations in the field of women development and agriculture. NET has good rapport with people. The groups are active and pioneering innovative methods of cultivation like inter-cropping, organic pest and disease management. New Earth Team has 7 trained staff."

*Project Completed: December 31, 2009*

## ANNAI MARY FOUNDATION — INDIA (\$5,500)

### INTEGRATED FARMING AND ORGANIC FOOD PROCESSING

50 women from ten village self-help groups in Madurai District, Tamil Nadu, are participating in this three-year project. 2009 is the second year of the project.

New self-help groups will be formed in the target villages with 15-25 women in each group. Four leaders from each group will receive a two-day leadership training. 120 women will receive training in record keeping, and 50 women will receive a three-day skill training. The women will engage in various income-generating projects; vegetable and fruit sales, vermi-compost production, calf-rearing, and organic pest management. \$250 will be given to each group to begin the income-generating projects. The loans will be repaid at 12% annual interest.

ACTIVITY	GROSS MONTHLY INCOME	MONTHLY EXPENSES	NET MONTHLY INCOME
Fruit and Vegetable sales	\$40-\$45	\$6	\$35-\$40
Vermi-compost production	\$75	\$20	\$55
Calf-rearing <sup>1</sup>			
Goat-rearing	\$50	\$3.50	\$45
Organic pest management	\$50	\$12.50	\$35-\$40

<sup>1</sup> A calf is purchased for \$12-\$25. It will be raised to sell as an impregnated cow at 14-18 months and will sell for \$250-\$375. A bullock calf will sell at 6-9 months for \$200-\$250.



*An AMF member's idli flour-making business.*

From Kannan's site visit report, "AMF has successfully completed all the previous RSWR projects. AMF has extended its activities to neighboring villages. The women continue to practice vermi-composting and organic agriculture. Self-help groups are active and regularly hold meetings."

*Project Completed: December 31, 2010*

## NEW PROJECTS — SIERRA LEONE

### UNITED WOMEN'S MULTI PURPOSE COOPERATIVE SOCIETY (\$4,925)

#### VARIOUS INCOME-GENERATING PROJECTS

75 poor, rural women are participating in this expansion of an existing project into the town of Loko, on the eastern outskirts of Freetown.

The women will engage in sales of hair dressing services, weaving and selling country cloth, sewing and selling clothes and uniforms, fruit and vegetable sales. Each woman will be lent \$65, to be repaid at 2% interest per month. Each woman will earn \$150. \$15 will be used for loan payments, \$35 will be plowed back into their businesses, and \$20 will be saved.

From Harold Johnson's site visit report: "I first visited UWMPCS at



From left: Lydia Marsalli, Harold Johnson, Mrs. Fatu Gbla of UWMCS, and Bob Marsalli.

their Calaba headquarters. This program is a well organised. The women are trying hard to fight their own poverty; and they are also doing their best to assist other poor women living in poor communities. This request for another year of funding is to continue their feeder program to assist some women living at Loko. They saw their sufferings and they want to extend a hand of fellowship to them especially the widows and single mothers. These women at Loko have suffered so much and now they are trying hard to put the past behind and see what the future holds for them.”

*Project Completed: December 31, 2009*

## MABULOH FARMERS ASSOCIATION (\$4,925)

### AGRICULTURAL ACTIVITIES

120 rural female farmers from the area of Mile 91 (central Sierra Leone) are participating in this one-year project, an extension of a previously funded RSWR project.

In this project they will grow rice, groundnuts, vegetables and cassava for home use and for sale. The women will be trained in integrated agriculture. Each woman will receive a loan of \$50, to be repaid at 24% annual interest. The women will earn \$35 per month. \$9 will be repaid per month, \$20 used for expansion and sustainability of the business and the remainder, \$6, for income.

From Harold Johnson’s site visit report, “This program is known to RSWR. They received their first funding to make farm tools. Now they want to use these tools to cultivate the land and grow food for consumption and sale.”

*Project Completed: December 31, 2009*

## WOMEN IN ACTION FOR DEVELOPMENT (\$4,925)

### FOOD PRODUCTION

100 poor rural women from the outskirts of Freetown are participating in this one-year project.

The women will be granted loans with minimal interest for a reasonable period to produce food (cassava, corn, potatoes, groundnuts, vegetables and fruits) for home consumption and marketing. Workshops on food production, processing and marketing will be conducted. Each woman will receive a loan of \$60, to be repaid in six months at 12% annual interest. It is anticipated that gross monthly income will be \$130. Expenses will be \$15. The loan payment will be \$10 and savings will be \$15. Net monthly income will be \$90.

From Harold Johnson’s site visit report, “This program was born out of the United Women’s Multi-Purpose Cooperative Society at Mayenkinah [a past and current RSWR partner]. Other women in this community saw what UWMPCS was doing and they want to be a part of them. However, UWMPCS could not accommodate all of them so WAD was born.”

*Project Completed: December 31, 2009*

## WAR WIDOWS DEVELOPMENT PROGRAMME (\$4,925)

### PRODUCTION AND SALE OF RICE, YAMS, CASSAVA AND GROUNDNUTS

100 rural war widows near Mile 91 are participating in this one-year project, an extension of a past RSWR-supported project.

The seed money will be disbursed by the credit committee of WWDP, to be repaid at 12% annual interest. Each woman will receive \$55, to be repaid in six months. It is anticipated that gross monthly income will be \$125. Expenses will be \$35. The loan payment will be \$9 and savings will be \$14, leaving a net monthly income of about \$65.

From Harold Johnson’s site visit report, “War Widows Development Programme at Macrogba is known to RSWR as they received funding [2007] for cattle-rearing. Unfortunately, an outbreak killed all the cattle. I was told that the vet arrived at the scene very late. War Widows Development Program has now decided to change from cattle-rearing to food production. They now grow rice, yams, cas-

sava, and groundnuts. They have used the rest of the original RSWR loan, and the loan repayments from the beneficiaries, to start this food production and food security.”

*Project Completed: December 31, 2009*

## NEW PROJECTS — KENYA

### MISIKHU VILLAGE FRIENDS WOMEN GROUP (\$4,475)

#### DAIRY, POULTRY, GRASS AND MAIZE-GROWING

15 women, United Society of Friends Women members from East Africa Yearly Meeting (North), will participate in this one-year project.

The women will be divided into four groups, each group to implement one project; maize sales, poultry-rearing, dairy, napier grass-raising. Loan repayment, at 2% per month interest, will be begin after a two month grace period. rest per month.

From Africa Quaker Vision’s site visit report,

PROJECT	LOAN	INCOME/ DAY	INCOME/ MONTH
Dairy	\$1,475	\$60	\$1,800
Grass	\$150	\$7.50	\$225
Poultry	\$500	\$25	\$750
Maize	\$250	\$50	\$1,450

“The project targets the needy and is viable. Most members have experience in small-scale businesses. The group has focused and sound leadership with the capacity to manage the project finances.”

*Project Completed: December 31, 2009*

### RUARAKA CHRISTIAN WOMEN DEVELOPMENT GROUP (\$4,550)

#### BUTCHERY BUSINESS

17 women, members of Ruaraka Friends Village Meeting in the eastern part of Nairobi in the Baba Dogo informal settlement are participating in this one-year project.

Baba Dogo is a densely populated area with a few industries that mainly employ men. This group was founded by a group of seven women during a weekly prayer get together. They will begin a butchery selling chickens, cattle, sheep and

goat meat. They require four big freezers, sales and storage space, security and connection to public utilities and acquisition of local and government licenses. Members will provide labor to the butchery according to a duty roster planned and drawn up by all members. The equipment will belong to all members. They expect to produce one ton of meat per month selling for \$1,225. Monthly expenses will be \$370 and project development costs will be \$125, leaving a net annual income of \$855.

From Africa Quaker Vision’s site visit report, “The group constitutes 17 energetic middle-aged women from Rwaraka Village Meeting, Nairobi Yearly Meeting. The group has a clear plan of implementation and sustainability. Besides this main project, the women will borrow from seed money and engage in other small scale businesses. When we visited all members were in attendance. The women were able to share their vision in the one year project towards self supporting. Nancy [project coordinator] has managed to organize seminars on social and economic development, capacity building, financial management. The project would be self supporting since it is located in an area where market is guaranteed.

*Project Completed: December 31, 2009*

### BUGAMANGI FRIENDS WOMEN GROUP (\$4,675)

#### POULTRY, GRAIN AND FIREWOOD SALES

Thirty women, members of Vihiga Yearly Meeting, are participating in this one-year project.

The women are peasant farmers who wish to begin poultry keeping, grain/cereals sales, firewood sales and milk goat-rearing. They currently contribute \$2.50 per month to merry-go-round [savings program] and charge interest of 4% per month on those loans. For the proposed projects they will pay 2% per month interest. The revolved funds will be given to new applicants within our church, non-members in the community, and those members who will have fully paid their loans and seek new loans to expand more or venture into new activities. Anticipated economics are noted in the chart on the next page.

From Africa Quaker Vision’s site visit report, “A well defined and viable project that targets the needy. The women were able to share with us details on the project’s sustainability, loan repayment and interest rate plan, which had not been captured well

PROJECT	LOAN AMOUNT	DAILY SALES	MONTHLY SALES
Poultry	\$560	\$4.80 (80 eggs per day @ \$.06 per egg)	\$255 (\$150 for eggs and \$105 for broilers)
Grain Sales	\$885	\$65 (\$25 from corn and \$40 from beans)	\$1,900
Firewood sales	\$735	\$12.50	\$375

## WAKALEKA FRIENDS WOMEN GROUP (\$4,775)

POULTRY, FIREWOOD AND CEREAL SALES

27 women from Vokoli Yearly Meeting, divided into three group of nine members each are participating in this one-year project.

Members will be divided into three sub-groups of nine people with each group having a project of either firewood sales, grain/cereal sales or poultry-keeping. There will also be a revolving loan fund for other small businesses. All loans will be paid at 24% annual interest. Anticipated economics:

PROJECT	LOAN AMOUNT	INCOME
Poultry-keeping	\$600	\$475 (\$165 from eggs and \$210 from broilers)
Maize, bean, and wood sales	\$2,475	\$2,925 (\$560 from maize, \$1,235 from bean, and \$1,130 from wood sales)

From Africa Quaker Vision's site visit report, "The women are members of Vokoli Yearly Meeting. We confirmed that this group has a well defined proposal for income generating that reflects what is possible to achieve. They have sound leadership and members are involved in other small-scale business activities. The group is quite clear on the objectives and activities to be undertaken as they have ability to carry out the plan."

*Project Completed: December 31, 2009*

in the project proposal. Members are experienced in small-scale business and very actively involved in self-help activities. They have the capacity to manage funds and operates a savings bank account."

*Project Completed: December 31, 2009*

## MUNOYWA FRIENDS WOMEN GROUP (\$4,850)

POULTRY, FIREWOOD, CEREAL SALES

21 women from Chavakali Yearly Meeting are divided into three group of seven each to participate in this one-year project.

Members already involved in a savings program, contributing \$3 per month into a common fund. Loans will be made at 24% annual interest. Anticipated economics are:

From Africa Quaker Vision's site visit report,

PROJECT	LOAN AMOUNT	MONTHLY INCOME
Firewood and kerosene sales	\$1,260	\$1,310
Poultry sales	\$825	\$550
Maize and bean sales	\$1,725	\$1,800

"The group constitutes twenty dedicated Quaker women from Munoywa Village Meeting. This project is well coordinated with sound leadership that blends with church support. The project is viable with members having experience in self-help activities. We were fascinated with a story from one of the ladies that she goes to Nandi [southwest Kenya] every week buying local chicken fairly cheap then takes them to Kisumu and brings home dry fish to sale as retailer. Some income-generating projects are already on the ground. From table banking they have managed to open bank account although little savings, but it reflects the capacity to manage funds. The project is viable."

*Project Completed: December 31, 2009*

## NEW PROJECTS — INDIA

### TRIBALS SOCIAL EDUCATIONAL AND ECONOMICAL DEVELOPMENT TRUST (\$4,175)

NURSERIES, SUNFLOWER SEEDS, AND CALF-REARING

100 tribal women from five self-help groups in Vellore District, Tamil Nadu are participating in this one-year project.

The women will receive three days of skill

training in traditional agricultural methods. Each self-help group will receive \$600 to add to their existing savings. The action committee will assist in leasing lands from the forest department so that each group has two acres of land. The women will work collectively in nursery and sunflower cultivation and individually in calf-rearing.

**SUNFLOWERS:** Each group cultivates sunflowers on 1½ acres. The harvest, 1,500 kilos worth \$1,800, will be after three months. Each woman will receive \$60, with the balance of the income used for reinvestment and to repay the loan.

**NURSERIES:** ½ acre will be used to grow saplings and herbs. This land will yield \$2,000, with the income distributed the same as with the sunflower project.

**CALVES:** Each woman will rear one calf which will be mature for insemination in a year. At the end of the second year the cow will be sold or kept for milk. In the meantime, the women will prepare and sell vermi-compost, earning \$10 per month.

From Dr. R. Kannan's site visit report, "TSEEDS has formed 340 self-help groups in Vellore and Thiruvanamalai Districts. Of TSEEDS' 340 groups, 36 are in Jawadu hills. The groups of Jamna Marathur of Jawadu hills are well organized. The proposed programmes are suitable to the hill regions. There is a good marketing potential for all the income-generation programmes.

*Project Completed: December 31, 2009*

## RURAL PEOPLE DEVELOPMENT SOCIETY (\$4,475)

### DOVE-REARING, HONEY-MAKING, AND FLOWER CULTIVATION

25 tribal women in Salem District, Tamil Nadu are participating in this one-year project. The project is a replication of an earlier RSWR-funded project.

The women will be trained in skill development and micro-credit for four days. Each beneficiary will receive ten doves (five of each sex) and three bee boxes. The total loan per woman will be \$40, which will be repaid in 12 months at no interest.

Annual income from honey sales will be \$145. Annual income from the sale of doves will be \$400. Annual income from the sale of flowers will be \$475. Total

annual income will be \$1,020. Expenses will be \$120 and loan payments will be \$160, leaving a net annual income of \$740.

From Dr. R. Kannan's site visit report, "RPDS' first project is successful, having added 13 women. RPDS has formed three more self-help groups at Kamarajapuram. RPDS' present project aims to benefit the tribal women at Valluthu. There are seven SHGs in the area. The proposed activities are feasible and complementary to the local environment. The women explained that they will change income-generating activities in the future to avoid repetition, concentration, and competition among themselves.

*Project Completed: December 31, 2009*

## EVEREST TRUST (\$4,675)

### COIR ROPE-MAKING

15 women, five from each of three self-help groups in Pudukottai District, Tamil Nadu, are participating in this one-year project.

A shed will be constructed for fifteen of the rope-making machines. Rope will be made from coconut husks and waste. The women will receive three months of training. They will then receive \$200 as seed money, to be repaid in 20 installments of \$12 each (12% interest). Ropes will be made into various sizes with an average selling price of \$.02 per foot. The cost of production averages \$.01 per foot. Average monthly production per woman is 3,640 feet for an income of \$36.40 per month. The net income per woman per month is about \$25.

From Dr. R. Kannan's site visit report, "ET is small and growing organisation. It has good rapport with people, local leaders and government officials. They have conducted skill trainings such as converting waste plastics into electrical fittings. They have



*RPDS members participating in the previous project.*

also constructed 3,500 latrines in villages and created awareness about sanitation. They have formed 31 self-help groups. The women of Eswaran Kovil village are interested in the rope-making project.

*Project Completed: December 31, 2009*

## POOR PEOPLE EDUCATION SOCIETY (\$4,975)

TAILORING, EMBROIDERY, FABRIC PAINTING

65 women in Chittoor District, Andhra Pradesh are participating in this one-year project, an expansion of a past (2007) RSWR-funded project.

The seed money for the first project of 60 women from five villages is being repaid and 15 more women have received loans. All the women will receive extended training in tailoring (3 months), embroidery (1 month), and fabric painting (1 month). Anticipated economics are:

PROJECT AND NUMBER OF PARTICIPANTS	LOAN PER WOMAN	GROSS MONTHLY INCOME	EXPENSES	LOAN PAYMENT	NET MONTHLY INCOME
Tailoring/25	\$70	\$70	\$6	\$4	\$60
Embroidery/15	\$60	\$80	\$20	\$5	\$55
Fabric Painting/25	\$40	\$65	\$5	\$2	\$58

From Dr. R. Kannan's site visit report, "PPES is successfully revolving the previous revolving fund from RSWR. 60 women got a loan initially and now an additional 22 women have received a loan. PPES now plans to support 65 women from neighboring villages. The women gathered at the PPES office and explained that 25 women have requested a sewing machine, 15 women wanted to do embroidery and 25 wanted to do fabric painting on sarees. The new fashion is embroidery, beads work and painting on sarees. There is good marketing potential."

*Project Completed: December 31, 2009*

## ASSOCIATION FOR VILLAGE AWARENESS (\$4,525)

TRADITIONAL COW-REARING AND ORGANIC MILK PRODUCTION

17 widows from Pudukottai District, Tamil Nadu are participating in this one-year project.

The women have chosen traditional [as opposed to the "normal" mixed breed, Ed.] cows because of the lower cost of feed and maintenance as well as the belief that dung of traditional grass

fed cattle is of higher quality than hybrid cows. The women will be trained for three days in traditional cow-rearing, azolla [an aquatic fern, Ed.] cultivation, pond establishment, compost making, and cattle health. Each woman will receive \$200 to buy one cow. She will establish an azolla pond which will be the main fodder for the cattle. Loans will be repaid at 12% annual interest in 24 monthly installments, beginning the sixth month of the project. It is anticipated that the woman will have a monthly income of \$50. From this, \$10 will be a loan payment, leaving a net monthly income of \$40.

From Dr. R. Kannan's site visit report, "AVA is a small organisation with one staff. They have formed 15 self-help groups and three clubs for children. They have done naturopathy health awareness camps and an environmental awareness campaign. The group members have a good knowledge and experience in rearing cows. At this point, it is too early to expect the stakeholders to have an understanding

of the importance of rearing traditional cows. Fodder is available

in abundance and there is ready market for milk."

*Project Completed: December 31, 2009*

## GRACE TRUST (\$4,275)

VARIOUS INCOME-GENERATING PROJECTS

50 women from ten self-help groups in Madurai District, Tamil Nadu are participating in this one-year project.

The women will receive training on leadership, gender rights issues, savings and micro-credit, micro-enterprise, and women's rights. A dalit woman is working as project coordinator. The women will receive loans of \$60, which will be repaid at 12% annual interest. The principle amount recovered from the beneficiaries will be disbursed to another 50 women each year. Anticipated economics are noted in the chart on the next page.

From Dr. R. Kannan's site visit report, "Grace Trust is involved in tree planting activities with the support of Trees for the Future. Grace Trust has formed 75 self-help groups. The previous RSWR-supported project has grown from 50 to 150 beneficiaries. The current project is planned to

benefit another 20 villages. The proposed income-generation programmes are viable and suited to the local needs. All the projects are environment friendly activities.”

*Project Completed: December 31, 2009*

PROJECT	GROSS MONTHLY INCOME	MONTHLY EXPENSES	LOAN PAYMENT	INTERST AMOUNT	NET MONTHLY INCOME
Ghee and butter milk	\$100	\$45	\$5	\$1	\$49
Calf-rearing <sup>1</sup>	\$495	\$60	\$60	\$12	\$360 (\$30 per month)
Mushrooms	\$75	\$0	\$5	\$1	\$69
Agarbathi (incense)	\$85	\$40	\$5	\$1	\$39
Ready-made clothing sales	\$120	\$60	\$5	\$1	\$54
Tailoring and embroidery	\$100	\$40	\$7	\$2	\$51

<sup>1</sup> Annual

### VILLAGE IMPROVEMENT VOLUNTARY ASSOCIATION (\$4,400)

#### INCOME-GENERATING PROJECTS FOR WOMEN IN THE WESTERN MOUNTAINS

24 tribal and Dalit women in three self-help groups from the Western Ghat mountains are participating in this one-year project.

They will receive ten days of training in awareness, confidence building, income-generating projects, marketing, and account maintenance. Loans of \$140 will be given to each woman, to be repaid at 12% annual interest in one year. One group of women will jointly engage in floriculture (preparing bouquets). The other two groups will do herbal collection, bee-keeping, fruit and vegetable sales. These two groups will support individually operated businesses. Anticipated economics are:

ACTIVITY	INCOME PER MONTH	LOAN PAYMENT & EXPENSES	NET INCOME PER MONTH
Floriculture	\$2,000	\$1,400	\$600 (\$60 per woman)
Bee-keeping, herbal, fruit and vegetable sales	\$200	\$130	\$70

VIVA is a current partner. Miss Sudarathi is a MSW who interned in the area and returned after graduation to begin VIVA (her one employee is her intern supervisor, a man). From Dr. R. Kannan’s site visit report, “In addition to the 30 initial women

in the current project, five more from Zone 1 villages have received a loan. The proposed project will be implemented in Zone 2 villages, which can be reached by traveling 25 kms from Kodaikanal. The women are well organized and formed into six groups. The income generation activities have good scope and are also eco-friendly.”

*Project Completed: December 31, 2009*

### ROOPAN TRUST (\$3,850)

#### VARIOUS INCOME-GENERATING PROJECTS

Thirty women from Pudukottai District, Tamil Nadu are participating in the income-generating portion of this one-year project.

Fifty women from five villages will be selected for training. They will receive three days of training on awareness, income-generating projects, sales, accounts and bookkeeping. Thirty women will receive loans of \$100 to begin businesses such as clothing sales, rice sales, tailoring shop, fruit and vegetable vending, petty shop and tiffin stalls. The loans will be repaid in 10 installments at 10% annual interest, for a total repayment of \$110. Anticipated economics are:

PROJECT	INCOME PER MONTH	LOAN PAYMENT	NET INCOME
Clothing sales	\$150	\$11	\$139
Rice sales	\$425	\$335	\$90
Tailoring	\$150	\$30	\$120
Fruit and vegetable sales	\$90	\$11	\$79
Petty shop	\$75	\$11	\$64
Tiffin (snack) shop	\$120	\$11	\$109

From Dr. R. Kannan’s site visit report, “Roopan Trust is run by three women. They have formed 165 self-help groups and have good rapport with the people and bank officials. Most of the groups have a linkage with the bank. Roopan Trust and the women members have decided that the RSWR funds will be used to support the groups which are not linked with banks.”

*Project Completed: December 31, 2009*

## WOMEN EMPOWERMENT AND DEVELOPMENT TRUST (\$4,600)

### CRAFT PRODUCTION AND SALES

Twenty women from 15 villages in Tiruchirappalli District, Tamil Nadu are participating in this one-year project, an extension of a previous RSWR-funded project.

The women will be trained for fifteen days in clay toy production and marketing, and for fifteen days in mat weaving. Five review meetings of the project will be organized from the 2<sup>nd</sup> to the 10<sup>th</sup> month of the project. Ten women will engage in each of the two projects, and will receive loans of \$190 each. Loans will be repaid at 24% annual interest. Anticipated economics are:

PROJECT	GROSS MONTHLY INCOME	EXPENSES	LOAN PAYMENT	NET MONTHLY INCOME
Toys	\$120	\$35	\$15	\$70
Mats	\$110	\$20	\$15	\$75

From Dr. R. Kannan's site visit report, "Women Empowerment and Development Trust has successfully completed the first RSWR project. The number of women who have benefitted from the project has grown from 40 to 60. WEDT has formed two more self-help groups in Melpattu village. Eleven free houses have been built with the help of panchayat fund. All the beneficiaries are traditional potters leading their life by making mud pots, clay toys and fancy articles made out of mud. They don't need training related to their vocation. Their real needs are training in self-help group activities and seed money for their vocation. Most probably, the women's first loan will be to relieve themselves from the clutches of moneylenders. Potters borrow money from lenders to procure and stock raw materials."

*Project Completed: December 31, 2009*

## SUCCESS TRUST (\$4,200)

### NATURAL FARMING

Twenty women farmers from Pudhuvayal village, Pudukottai District, Tamil Nadu are participating in this one-year project.

The women will receive a three-day training in dry-land natural farming methods, summer plowing, inter-cropping, water management, crop management, insecticides, pesticides and preparation of

crop tonic, composting, and indigenous crops. They will then receive a loan of \$165, matched by \$40 from their own savings, to purchase calves, seeds, and vegetable seedlings. As the calf grows, dung will be collected for compost and panchakavya. Cows will be inseminated at 8 months. Crops will be harvested in 3-6 months. Loans will be repaid in two years at 12% annual interest. It is anticipated that the gross annual income from all activities will be \$940. Expenses will be \$325, leaving an annual profit of \$615. Loan payments will be \$8 per month, providing a net monthly income of \$40-45.

From Dr. R. Kannan's site visit report, "Success Trust is a small organisation. Mr. R. Subramaniam is the only staff. Success Trust has formed 12 self-help groups and 3 youth clubs. The women group members at Pudhuvayal have good knowledge about the proposal. Proposed project is suitable to the area. Water well owners have reconfirmed their willingness to give water to the neighbors."

*Project Completed: December 31, 2009*

## MADURAI TRUST FOR COMMUNITY DEVELOPMENT (\$4,425)

### COMPOST PRODUCTION AND SALES

Twenty Dalit women from a semi-urban area of Madurai, Tamil Nadu are participating in this one-year project.

The beneficiaries are ex-scavenging women (Dalit women whose work was to remove human excrement. This is now outlawed.) The women will receive 21 days of training in preparation of compost and blue green algae as well as strategies for the successful running of the activities. Each woman will receive a loan of \$160. Anticipated economics are:

PROJECT	GROSS MONTHLY INCOME	LOAN PAYMENT & EXPENSES	NET MONTHLY INCOME
Vermi-compost	\$160	\$100	\$60
General compost	\$150	\$100	\$50
Blue-green Algae	\$180	\$120	\$60

From Dr. R. Kannan's site visit report, "Madurai Trust is a small organisation with two staff. They have good rapport with the target people. This new venture of compost-making is related to the

target people, though not entirely new. There is a good market for compost. The women self-help group members are well organized, have regular meetings, and maintain records of minutes and bank account.”

*Project Completed: December 31, 2009*

## MARY JESUS SOCIAL WELFARE TRUST (\$4,375)

### VARIOUS INCOME-GENERATING PROJECTS

25 women from Kanyakumari District (the southernmost tip of India), Tamil Nadu are participating in this one-year project.

The women have already received training in tailoring and beautician skills but do not have capital to begin businesses. The project will start with a two-week refresher course. Then the women will engage in tailoring, mini-beauty parlors, candle-making and vegetable vending. Loans will be repaid at 12% annual interest.



*ANPGEL member's vegetable vending business.*

of a currently-supported RSWR project.

The women will be trained in assertiveness, empowerment and various income-generating projects. Each woman will receive a loan of \$65, which will be repaid at 12% annual interest in ten months. The women will grow herbs, greens and vegetables in the kitchen garden. Most of the women have a small plot of land with water available near their homes. They can expect an income of \$50-60 per month from the kitchen garden. For basket and mat-weaving a woman can earn \$60-80 per month.

From Dr. Kannan's site visit report, "Association for Needy People Guidance of Economic and Literacy is lead by Mrs. R. Tamilselvi and five staff. ANGEL has adopted five more villages in Thachampattu for the proposed project. Women self-help group members have recently joined with ANGEL. They are competent and can make income out of vegetable cultivation. The groups need to be strengthened. ANGEL has to concentrate on strengthening the group through group and leaders training, as well as proper maintenance of records."

*Project Completed: December 31, 2009*

PROJECT	LOAN	GROSS MONTHLY INCOME	LOAN PAYMENT	EXPENSES	NET MONTHLY INCOME
Tailoring	\$140	\$150	\$13	\$67	\$70
Beauty shop	\$160	\$160	\$15	\$65	\$80
Candle-making	\$120	\$170	\$11	\$89	\$70
Vegetable sales	\$120	\$180	\$11	\$109	\$60

From Dr. R. Kannan's site visit report, "Mary Jesus Social Welfare Trust is a small organization headed and run by Mrs. V. Thanis Arulsevi. She has experience working with destitute women and good experience in organizing vocational training to girls. All the economic activities are viable. The women group members also felt that they will change the economic activities according to the individual interest."

*Project Completed: December 31, 2009*

## ASSOCIATION FOR NEEDY PEOPLE GUIDANCE OF ECONOMIC AND LITERACY (\$4,250)

### HOME GARDENS, COIR-MAKING, BASKET-MAKING, MAT-WEAVING

Fifty tribal women from ten self-help groups in Tiruvannamalai District, Tamil Nadu are participating in this one-year project, which is an extension

## GRAMIYA (\$4,350)

### INTEGRATED FARMING

70 women from four self-help groups in the village of Varappur, Pudukottai District, Tamil Nadu are participating in this one-year project.

The four self-help groups will pay a nominal fee to the village council for the joint lease of 16 acres of land. Each self-help group will divide four

acres into four parts of one acre each. In Part One, agro-forestry will be started with 40 seedlings of large trees and 80 small trees. Horticulture will be raised amidst the trees for inter-cropping. In Part Two, groundnuts and red gram seeds will be inter-cropped. In Part Three, varagu seed (an indigenous food crop as well as cattle staple) will be inter-cropped with red gram. In Part Four, jatropha will be the main crop with ragi as the inter-crop. Each group will have a cow to produce milk and dung for vermi-compost, will construct two compost pits, will produce panchakavya, and will raise azolla to apply to their crops and for cattle feed. Anticipated economics are:



*Gramiya member raising azolla.*

PRODUCT	PRODUCTION	INCOME
Agro-forestry	\$40/acre (4 acres)	\$160
Horticulture	\$250/acre (4 acres)	\$1,000
Groundnuts	\$240/acre (4 acres)	\$960
Red gram	\$285/acre (4 acres)	\$1,140
Ragi seeds	\$200/acre (4 acres)	\$800
Varagu seeds	\$110/acre (4 acres)	\$440
Varagu Hay	\$80/acre (4 acres)	\$320
Jatropha seeds	\$285/acre (4 acres)	\$1,150
Dairy	\$120/cow (4 cows)	\$480

Total income will be \$6,460. The loan payment will be \$2,530, leaving a net profit of \$3,930 per year per group, \$980 per year per woman, about \$80 per month for each participant.

From Dr. R. Kannan's site visit report, "Gramiya is planning to utilize the expertise and experience of Mrs. Rajamani, one the Gramiya self-help group members practicing integrated farming for the past ten years near Varappur. Village leaders has given the official order to the self- help group to use the land for this program."

*Project completed: December 31, 2009*

## FAMILY ACTIVITIES TO OFFSET THE COMMERCIALISM OF THE HOLIDAYS

Sometimes it is hard for us here in the US to realize just how many advantages we experience in our daily lives—things that developing world families and children may not have available to them, even if they could afford them—safe drinking water, ample nutritious food, warm, leak-proof houses, electricity, the opportunity to go to school, and many other things.

Simple gratitude activities can help open up our awareness of the disparities between our lives and others' and can help unlock a spirit of generosity and a desire to share of our abundance with the less fortunate of the world.

Here are two possibilities. First, *The Penny Jar*, is offered in a touching story by Pamela Haines.

### THE PENNY JAR

"When I first came back from Nicaragua, I was appalled by the in-your-face wealth in this country. The transition from a society gasping for survival to one gagging on excess left me shell-shocked. I needed some way to hold on to the reality of what I had experienced, to not go back to taking this affluence for granted. But I didn't see any advantage in flagellating myself with guilt, or ranting to everyone I met about how terrible our society was.

How to remember? Maybe I could be more thankful for things I have that I would truly want for everybody in this world. There's plenty of plenty that I don't feel thankful for, that I don't actually want at all, for me or anybody else; mind-boggling choices in junk food, three car garages, living rooms so cavernous nobody likes to spend time in them, the opportunity to buy a whole new wardrobe every sea-

*Continued on next page*

son, limitless ways to “improve” our looks. I chose running water.

What a miracle to turn on a faucet and get good clean water whenever you want it. And, though it’s probably not the best use of this precious resource, what an incredible luxury to be able to send off human waste with the touch of a handle. This is not something to take for granted. How to remember? I made a little jar with a slot in the lid and put it on the windowsill beside the toilet. Every time I flushed, I put a penny in the jar. It was a time to give thanks for running water, and to remember my connection to all those people in this world who don’t have it. Gradually I collected pennies into rolls, took rolls to the bank and sent off checks to an organization whose mission is to address the joint evils of overabundance and poverty through funding development work in poor countries.

The amount of money is insignificant, but the opportunity to feel connected is priceless. One thing that has happened as a result is that I’ve gone back to picking up pennies on the street. Most people leave them as not being worth the effort of stooping. But if in stooping, I remember, then they have real value. And I can add them to the jar on my windowsill.

How could I share this simple little discipline with others, and invite them to a greater sense of thankfulness and connection? Leading a week-long morning program for eight to eleven year olds at a summer religious gathering over the years, I’ve offered a theme of playing and creating with materials that might be available to children anywhere in the world—and put out my little penny jar as a possible stop on the way back from the bathroom. I remember how thrilled I was one year when a thoughtful sixth grader said she wanted to have one in her bathroom at home. The idea might even have stuck, though I’ll probably never know.

So the penny jar sits on my windowsill. The habit has grown so strong that a flush without a penny seems somehow incomplete. Indeed I have not forgotten. My commitment to taking every opportunity I can to act on this connection, to throw my weight toward right sharing of the world’s wealth, has not wavered. But I’ve felt lonely at times—me and my little penny habit.

Late this summer, I answered the doorbell to find a family I knew on a walk, with the twelve year old in immediate need of a bathroom. She had been in one of my groups two or three years past. I

sat on the stoop visiting with the others, and when she came down she had something to tell me that warmed my heart, “Pamela, when I flushed, I found a penny in my pocket and I put it in the jar.”

*Pamela Haines is a member of Central Philadelphia Monthly Meeting. She is a parent of three grown sons, a writer, and an urban gardener. She is particularly passionate about folks in this country getting connected with those in the developing world.*

In addition to Pamela Haine’s beautifully simple penny jar exercise, there is another activity that we have found very useful for all ages, the Gratitude Calendar. We have developed Adult and Young Friends Gratitude Calendars, along with letters of context for their use. They have been used by First Day/Sunday School classes, USFW groups, Friends Schools, summer camp groups, and others as a tool for consciousness raising and to raise money for Right Sharing work in the world. These calendars can be especially powerful when used as a family activity during the holiday season—a time when ads and commercials bombard us with messages of lack and need—to become more aware of the richness of our lives here and to collect money for families in the developing world who do not have enough.

The coins that are collected in doing this activity can add up impressively when added to those of other families in the meeting or school. Even a small contribution to Right Sharing can make a big difference —

- \$1 buys a female chicken for egg production
- \$5 buys Australian worms to start a compost business
- \$7 starts a roof thatching enterprise
- \$20 establishes a vegetable or fruit vending business
- \$50 buys a goat to start a dairy selling milk and cheese

We hope you find this calendar a meaningful tool to help celebrate the holiday season and to talk within your family about making a difference for developing world families who just need a little help to experience a big change in their quality of life. The calendars are available on the RSWR website or by contacting me at the RSWR office.

You are invited to share your own experiences, stories, peace and justice education tools, etc. with RSWR readers. Please send contributions to me and we will include them in future issues of the newsletter.

—Jackie Speicher

# HOW TO SUPPORT RIGHT SHARING

## FINANCIALLY

### ***MAKE AN OUTRIGHT GIFT***

A) Via the mail; B) On-line, see the RSWR website, [www.rswr.org](http://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 property<sup>1</sup>; H) Real estate<sup>1</sup>. Contact the RSWR office details regarding transfer of stock, bonds, securities, and property.

<sup>1</sup> Upon acceptance by RSWR

### ***MAKE A GIFT WHICH PROVIDES AN INCOME TO YOU***

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

### ***MAKE A DEFERRED GIFT***

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 by either a withdrawal from your checking or savings account, or your credit card (Mastercard, Visa, Discover). 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 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](mailto:rswr@rswr.org) or Jackie Speicher, [jackie@rswr.org](mailto: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.

### ***REMEMBER RSWR AT SPECIAL TIMES***

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

### ***HAVE A SIMPLE MEAL***

Contact the RSWR office or 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.

### ***HAVE A SIMPLIFY LIFE GARAGE SALE***

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

## PERSONALLY

### ***EVALUATE YOUR LIFESTYLE***

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

### ***PRAY***

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

# 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 directly .....Right Sharing General Secretary and newsletter editor: Roland Kreager.*

# TO OUR DONORS

Approved project support for 2009 totals \$277,500, which will be used to support 53 project partners. We welcome your gifts to meet the needs of all of these projects. **There are 30 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](http://www.rswr.org). Meetings and churches which would like to be involved in any special way with any of the projects should contact:

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

SEND CONTRIBUTIONS TO: **RIGHT SHARING OF WORLD RESOURCES**  
101 Quaker Hill Drive, Richmond, Indiana 47374-1926.

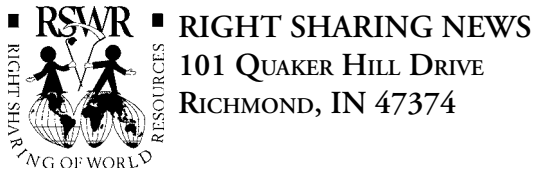
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