

Right Sharing OF WORLD RESOURCES

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EDITOR: ROLAND KREAGER
ASSISTANT EDITORS:
MARY EAGLESON,
CINDI GOSLEE
www.rswr.org



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*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.

MAKING THE VISION REAL FOR ALL

Seeing with new eyes. That is certainly an important part of what we persons of faith, for whom Christmas is important, experience as part of our celebration. In the midst of the darkest time of the year, we are given a message and messenger that gives us new vision. That vision is the

already here and yet-to-come Kingdom of God. As persons of faith we recognize that there is divine power creating and sustaining creation, "desiring" peace, justice, and wholeness for all creation. As Friends, we recognize that this vision is first experienced inwardly and then made manifest in the world around us. As Right Sharing of World Resources, we work with the poorest of the poor, the "least of these", to help them better see the vision for themselves. When we focus on the least of these, we find a means by which their inspiration can make the vision more real in our own lives. Helping the least of these can transform their lives and helps us transform our lives.

Let me add a note about RSWR's vision, our field of perspective. Recently there has been news about micro-finance. Muhammad Yunus, founder of the Grameen Bank and recognized as the "godfather of micro-credit", received the Nobel Peace Prize. The October 30, 2006 *The New Yorker* published Connie Bruck's 11-page article "Millions for Millions". On October 31, PBS' aired the program "Uganda: A Little Goes a Long Way" on *Frontline World*.

"RSWR KEEPS IT VISION
ON THE LEAST OF THESE,
AND HAS FOUND VERY
SPECIFIC MEANS OF
HOLDING TO THAT VISION."

I am often asked how RSWR is unique. There are two answers. First, it is a ministry of Friends (much of our financial support comes from American Friends) and increasingly to Friends (one-third of our grants go to Quaker groups). Second, we work with grassroots organizations which provide a comprehensive approach to poverty alleviation, with micro-enterprise being a key strategy. RSWR's maximum grant (\$5,000) is virtually unique in its size. Almost no other funding group provides a grant of this size (most being at least five times larger) to organizations implementing comprehensive poverty alleviation projects. RSWR keeps it vision on the least of these, and has found very specific means of holding to that vision.

This issue of the newsletter begins with three statements of vision. The first is from Emmanuel Pera. Emmanuel works with Christ the Rock Evangelical Friends Church, implementing a two-year project with seaweed farmers in the Philippines. The second is from Dee Williams. Dee is a 4th year student at Earlham, majoring in Peace and Global Studies, with a double minor in Business Management and Politics. She works in the RSWR office doing initial proposal screening. The third statement is from Fatima Carson. Fatima is also a 4th year Earlham student, and a double major in Economics and

Continued inside

Peace and Global Studies. Fatima has worked in the RSWR office with initial proposal screening and helping to train new student interns for two years. Fatima and Dee are also currently researching NGOs implementing micro-enterprise in Kenya. They were asked to write of their experience in China and Jordan through RSWR-colored lenses that focuses on micro-enterprise.

These visions are followed by the new projects approved for 2007 at the October RSWR Board of Trustees meeting. The final vision; of a simpler, more faith-filled Christmas season, is from Jackie Speicher, RSWR's field representative.

Roland Kreager

FROM THE PHILIPPINES

Our ministry is based on the creativity approach in gospel integration with transformation in mind as we seek some ways to witness and persuade our target people about community transformation. We are very glad to be part of providing strategy to our Friends brothers and sisters who are involved in helping our poor people not only sustain their economic life but also finding them opportunity to hear the gospel and expect their response in a positive way.

Christ said in John 10:10, "I have come they might have life and its fulness." I believe that we must seek ways so our target people will hear the gospel and experience transformation through the habitation of the Holy Spirit. Yes, we may help them change economically, but that is only half way of our responsibility. the other half way is to help them hear and understand the gospel in a very clear, focused and serious encounter with Christ. Only then, can we have fulfillment and satisfaction because we have done two great commandments of God; to love God and to love our neighbor. On the one hand we help them enjoy life and temporal things on this earth, on the other hand we fulfill the great commission by giving them opportunity to respond to what Christ has done for them. We hope and pray that all the more we may help our Friends churches to fulfill these two great mandates for the church.

Emmanuel Pera

TURNING DARKNESS INTO LIGHT: REFLECTIONS ON MICRO-CREDIT IN CHINA

A decent breakfast in China will cost you \$0.13 cents. I discovered this last summer while teaching English in Zhengzhou, a medium-sized

city of 6 million in Henan province. I lived at Zhengzhou Number One Middle School, the wealthiest and top ranked public school in Henan. The cafeteria food isn't much different in rich schools compared to poor ones and I was quickly forced to seek out alternative cuisine. Luckily for me, five blocks south of the school, there was a small outdoor market, a rural microcosm nestled in the back streets of this busy provincial capital. An 11- minute walk and I was feasting on *baozi* (steamed bun with meat or veggie filling), a traditional Chinese breakfast item. *Baozi* are the size of a baseball and come four for 1 Yuan, which filled me up until lunch — and then some. The fact that I was able to purchase a relatively nutritious meal for roughly the price of a single stick of gum in the U.S. was easy on the wallet, yet troubling. It highlighted what I recognized to be a revealing aspect of China; the ironic juxtaposition of extreme abundance and extreme poverty in relative proximity to each other.

I came to know and appreciate the vendors in the market, a majority of which were women. Finding myself in the midst of destitution on a daily basis, I wondered why I had heard so little of micro-finance schemes in the country. My volunteer position screening grant proposals for Right Sharing of World Resources (RSWR) the previous spring had proven to me what an effective tool this can be for economic empowerment, especially of women. Wouldn't these new acquaintances of mine, with their single pair of clothes that they wore day after day, make good candidates for micro-credit?

The truth is that micro-finance is not a foreign idea to the Chinese. A form of micro-finance was introduced in China 12 years ago when the government set up seven micro-credit companies throughout the country. It seemed to be gaining in popularity when the Chinese government imposed restrictions on the ability of micro-credit companies to accept deposits. The legal and regulatory framework currently in place in China prevents micro-finance groups from being fully effective. Despite an atmosphere that is not conducive to the success of micro-credit, there is reason for hope. There have been a number of calls for the government to loosen its restraints, most recently from 2006 Nobel Peace Prize Laureate Muhammed Yunus, who has been asked to set up a Grameen micro-credit bank in China. Yunus himself has advised that, for the sake of being effective, China not deliver micro-credit through

the government.

Without policy support, micro-credit will continue to flounder as a method of poverty alleviation in China. Thus far, the government has failed to effectively address the overwhelming prevalence of poverty in both urban and rural China. Yet they also refuse to relinquish their control over civil society and cooperate with NGOs and micro-finance institutions. What happened during the Cultural Revolution still weighs heavily on the minds of Chinese lawmakers and bureaucrats, not one of them wanting to see what happens when the poor are empowered as they were in the 1960's and 1970's. Still, a majority of the population is surely interested in loosening the grip a few have on a country with a population of 1.3 billion.

Despite China's rapid economic growth, every country is only as rich as its poorest citizens. What's best for the majority of the Chinese population may require the government to set aside its fear of imperialist capitalism and ultimate control on behalf of allowing its people a realistic opportunity for economic advancement.

May those who support the work of Right Sharing of World Resources join with me in hope for the day when its opportunities of micro-finance can be made available to Chinese citizens who will knowingly benefit from it, as they are some of the most entrepreneurial people on the planet. Progress in this direction may be slow in coming, but for the sake of my friend the *baozi* maker, who relies on charging \$.03 per *bao zi* every morning to keep her out of the grips of poverty, let us hope that this day comes sooner rather than later.

Dee Williams

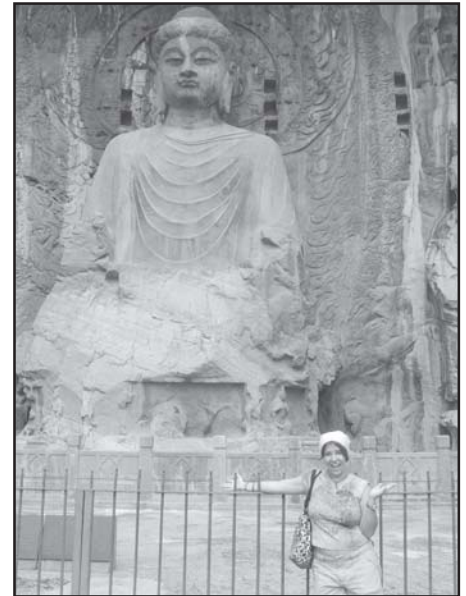
FROM JORDAN

While my work with Right Sharing primarily focuses on addressing the needs of those living in India, Kenya, and Sierra Leone to develop income-generating projects through micro-finance, my time spent studying abroad illustrated to me that the need for the work of Right Sharing is present in other communities around the globe.

The sky was deep blue without a cloud in sight, the sun was shining, and the desert sands encompassed the land as far as the eye could see. It was mid-morning one day in late February and I was on a bus to a small village in rural Jordan. As part of my study abroad program I would spend several days living with a rural family. When the bus arrived in Um-Quatayn, the village that I would

call home, I was amazed by the community of dwellings that rose up from the desert expanse of Northern Jordan. Single-family homes constructed out of stone were interspersed with pens of goats and chickens. Herding as a lifestyle and source of income continues to be an integral component in rural life. Nevertheless, the forces of modernization have altered the economic structures and relationships that govern daily life in the village.

When I arrived at the house of my rural family I was greeted by my host uncle Abu Abrihim. As a schoolteacher he was able



Dee Williams

to come in the mid-afternoon to greet me and use the English he had learned to introduce me to the other members of the family. My host father was noticeably absent and it was explained to me that we worked as a police officer in Amman the capital city about 3 hours away. I met the two young sons, the mother, grandmother, and great grandmother, none of which spoke any English.

With time I became familiar with the ebb and flow of village life. I would spend my days with the industrious women of the family. From the moment I awoke right up until bedtime, there was always work to be done or a project to assist with. I would most often spend my time in the yard helping the grandmother chop firewood or in the kitchen cooking with my host mother who was one year older than myself. Fortunately I was able to redeem my broken Arabic with my handiness with a hatchet and my ability to wash dishes. For these women work was a social and communal activity. Other women of the village would often stop by to chat and have tea. Yet during these break times the work would not stop. Whoever came to the house would help out with whatever project was going on.

Life in the village was governed by the dominant gender norms of Jordanian society. The spheres of women and men were seen as separate. As interpreted from the Koran and applied to daily life, a woman's hair was not to be seen by men except those who were direct relatives. Such strict

guidelines determining appropriate behavior further applied to interactions between genders. In this context a woman's greatest and only true asset is her perceived honor. Without even acknowledging inequalities in access to education or availability of resources, the notion of honor alone is enough to keep a woman from participating in business related activities. By doing such she would inevitably be forced to interact with men who were not her relatives, possibly resulting in a public loss of her honor. Women's and men's activities are thus categorized as those in the private sphere for her, and those dominating the public sphere for him.

Within the compound of the family home a separate society of economic production is operating which is overlooked by common economic accounting. Not only are these women's efforts unacknowledged in terms of contributing to the Jordanian Gross Domestic Product (GDP), they were operating parallel to modernizing economic forces. At one point men and

women worked side by side to provide for and satisfy the needs of the family, now women were

responsible for the maintenance of the home where as now many of the village men work for salaries in the city for weeks at a time.

The lack of an infrastructure linking the production of women villagers with a market has resulted not only in an inability to generate income but a decline in traditional arts. Weaving tents (bait shahar) from goat wool, a traditional custom, is becoming a lost art because families no longer need to produce these tents for their shelter. Furthermore, herding and caring for livestock, a responsibility that has been almost entirely shifted onto the women in the village, are no longer sufficient trades for supporting families. Urbanization and government subsidies for the import of goats and sheep from places as far away as New Zealand have resulted in lower market prices and the need to transport their product to urban markets.

These economic conditions present in the village of Um-Quatain connect with the work of Right Sharing in that as the economy of Jordan modernizes there is a need to enable grassroots industries to become sources of income generation for rural villagers. Recognizing that the rural form of life is no longer self-sustaining, it is necessary to provide ways of generating income that will enhance quality of life for women and their families. Women's personal and social empowerment is linked with creating economic opportunities for income generation.

Fatima Carson



Fatima Carson learning tent-making.

CONTINUING PROJECTS

ELGON EAST YEARLY MEETING: UNITED SOCIETY OF FRIENDS WOMEN (USFW)—KENYA (\$5,000)

“AGRICULTURAL DIVERSIFICATION FOR SUSTAINABLE LIVELIHOOD AND POVERTY REDUCTION”

Members of the yearly meeting's 45 monthly meeting USFW chapters are participating in this four-year project. 2007 is the fourth year of the project.

From the group's most recent report, “The activities began with self-sponsored seminars which helped us discover our weak points, and to improve on them. Then each group received and

worked with \$290 as seed money for 10 months, which was paid back with 5% interest. Most of the groups made 50+% profit. The loans were



Elgon East Yearly Meeting - USFW

paid back perfectly. The most encouraging in these activities is when an individual takes a small loan and works with it for a month and returns the money. Most of them make 100% profit, returns the seed money with 5% interest to the small group. 95% is hers, this the seed money bears fruits for an individual, small group, and the large group.

The RSWR fund is a big blessing to us. It is an eye-opener to most of us as we watch scales fall off our eyes in discovery that we women can increase our family income and even extend our hands to less fortunate people around us. Also, we realize the following fruits of the Spirit among us; love, unity, transparency, and accountability, which were dying off among us. Thank you dear Brothers and Sisters in Christ.”

before repayment at an interest of 2% per month. Ten monthly payments of \$21.50 will repay the loan in ten months.

In addition to the seed money to start their individual businesses, the group will use \$665 for a joint, small-scale farming project. It is anticipated that each woman’s income will increase \$60-65 per month as a result of their participation in the project.

NEW PROJECT— PHILIPPINES

CHRIST THE ROCK EVANGELICAL FRIENDS CHURCH (\$2,500)

| Activity | Loan Amount | Income | Loan Payment | Net Profit |
|-------------------------|-------------|---------|--------------|------------|
| Maize (corn) production | \$750 | \$4,580 | \$2,560 | \$2,020 |
| Sheep rearing | \$880 | \$1,200 | \$960 | \$365 |
| Poultry keeping | \$290 | \$425 | \$320 | \$105 |
| Cattle rearing | \$290 | \$615 | \$180 | \$295 |
| Individual loans | \$560 | \$1,150 | \$585 | \$615 |
| Total | \$4,765 | \$7,965 | \$4,105 | \$3,200 |

“SEAWEED PRODUCTION”

Members of the RSWR-supported community cooperative in Pinagsakayan, near Quezon. CREFC are in the second year of a two-year project.

Each cycle of the project starts with 2 weeks of mobilizing and training. It takes three months to

implement a crop of seaweed, followed by a week of evaluation. Three persons will receive a loan of \$950 to begin production on ¼ hectare (about ½ acre) of water. With each harvest of seaweed (4 per year) they will repay 25% of the loan. 10% of net income per crop will be given to the cooperative as share capital. It is expected that total net production (after seedlings for next crop are taken out) per harvest will be 5,792 kilos. This will be dried to 827 kilos, worth \$.50 per kilo. Total annual income will be \$1,790. Net income \$835 per year, \$280 per person per year.

From Emmanuel Pera’s October 9, 2006 email, “All the requirements and needed data were accomplished during the month of July. August is the planting time for another batch of seaweed. In September there are two weeks of seminars with training in gospel strategy. However, at the end of September, Typhoon Melinio devastated seaweed farmers. 75% of their seaweed plantings were lost. They saved only some seeds for another planting time in November. If you could come up with another grant to help them complete this coming planting season, it would really give them big lift and moral boost.

MUKUYA VILLAGE FRIENDS WIDOWS—KENYA (\$4,850)

“INCOME GENERATING PROJECT FOR WIDOWS”



Mukuyu Village Friends Widows

20 women from Ndal, East Africa Yearly Meeting - North, are participating in this three-year project. 2007 is the second year of the project. Each member will receive \$165 for establishment of her business selling such items as maize, sorghum, millet, beans, onions, milk and eggs. Members will be given a grace period of two months

NEW PROJECTS—INDIA

UDAYAM CHARITABLE TRUST (\$4,775)

“POSITIVE CHANGE IN TRIBAL WOMEN THROUGH INCOME GENERATION”



Udayam Charitable Trust

50 tribal women will initiate this two-year project, an expansion of the current, one-year project.

Loans of \$90 each will be given to the women for bee-keeping, broom stick-making, and goat raising. The loans will be recovered in monthly installments at 12% annual interest. Training will be conducted in the following areas: 1. General awareness on leadership, empowerment, micro credit; 2. Human Rights focusing on indigenous and tribal rights for the women as well as the male community leaders; 3. Legal Aid camp on sexual exploitation, filling petitions with government, police rules, court procedures, equal property rights; 4. Health Education. Training will be in conjunction with the department of Gandhigram Rural University and district legal aid. The project will be monitored by the executive committee appointed by UCT (2 beneficiaries, one outside expert in tribal development and 2 UCT staff) and will have review meetings with staff and beneficiaries. Anticipated economics are:

| Activity | Gross | Expenses | Net Income | Loan Repayment |
|--------------------|--------------------|----------|------------|----------------|
| Broom stick-making | \$17 ¹ | \$13 | \$4 | \$8 per month |
| Bee-keeping | \$110 ² | \$90 | \$20 | \$8 per month |
| Goat raising | \$450 | \$175 | \$275 | \$8 per month |

¹ Daily; ² per collection; ³ Annual

SKILL FOR DEVELOPMENT (\$4,825)

“FACILITATING POOR WOMEN TO INCREASE INCOME THROUGH SUSTAINABLE LIVELIHOOD”

32 women from 6 village self-help groups will be participating in this one-year project, an expansion of the currently operating project.

The beneficiaries will be identified through a



Skill for Development

democratic process by the women group members themselves. The women will receive two trainings before starting their projects. The following income-generating projects are proposed: Garment-making (8 women will receive a loan of \$130); Dairy (4 women will receive a loan of \$175); Vegetable/fruit vending (5 women will receive a loan of \$90); Goat-rearing (5 women will receive a loan of \$110); Milk sales (5 women will receive a loan of \$90); Poultry (5 women will receive a loan of \$110). Loans will be repaid at 12% annual interest. Anticipated monthly economics are:

| Activity | Gross | Expenses | Repayment | Net Income |
|-----------------------|--------------------|----------|-----------|------------|
| Garment making | \$110 | \$50 | \$15 | \$45 |
| Dairy sales | \$65 | \$7 | \$20 | \$38 |
| Vegetable/fruit sales | \$100 | \$30 | \$15 | \$55 |
| Goat-rearing | \$755 ¹ | \$65 | \$125 | \$565 |
| Milk sales | \$65 | \$6 | \$10 | \$49 |
| Poultry | \$65 | \$6 | \$12 | \$47 |

¹ Annual

RURAL COMMUNITY FOUNDATION (\$4,675)

“JATROPHA CULTIVATION PROJECT”

50 dryland women farmers in self-help groups in ten Pudukottai District villages are participating in this one-year project.

Jatropha is a traditional oil seed. The extracted oil is used for medicinal purposes, but is used as lamp oil and bio0diesel fuel. The farmers will be trained for three days, including exposure visits. Land preparation will be done manually by the community with lands that have easy access to water. Each woman will be provided with a loan of \$45, repayable at 12% annual interest (starting the second year, \$5.50 per month for 8 months. Jatropha sells \$110 per ton. Income from

jatropha will not begin until the second year, with an anticipated one ton per acre average yield. In the first year the income will be \$200 from sale of ground nuts and grains which will be inter-cropped with jatropha.

GRAMA VIVASAYA MATRUM MEMBATTU SANGAM (\$4,525)

“INTEGRATED FARM FOR RURAL WOMEN”

20 women from five self-help groups in Pudukottai District are participating in this one-year project.

The goal of this project is to establish the integrated nature farm at Meenaveli Panchayat. Two acres of cultivatable land will be leased near a community water tank at the village. Five traditional milk cows, five goats and 20 emu chicks will be purchased. Two fish ponds will be dug and fish purchased. Water recharging units will be set up around the land. A bore well with hand pump will be installed. One acre of land will be allotted to cultivate feed for animals. Four vermi-compost units will be set up. Mini-nurseries of fruit, neem and bamboo will be established. Various flowers and fruits will be cultivated on the remaining land. Watering will be from community well when available and from bore well when not. The women will work on this farm in shifts for day-to-day maintenance. Income will be shared by the group. Annual economics for the project are:

Additional annual earnings from compost, fish production and flower cultivation will be \$945. Total annual income for the group will be \$6,000 (\$500 per month for the group and \$25 per month per woman.

| Activity | Gross Income/ Group | Expenses | Net Income |
|----------|---------------------|----------|------------|
| Milk | \$3,225 | \$150 | \$3,075 |
| Goats | \$695 | \$165 | \$ 530 |
| Emu eggs | \$2,500 | \$1,050 | \$1,450 |

GYPSY PEOPLE SOCIETY FOR YOUTH (\$4,600)

“PROMOTION OF GYPSY WOMEN THROUGH MICRO-CREDIT MANAGEMENT AND REVOLVING FUND”

75 women from five self-help groups in Tiruvannamalai District are participating in this

one-year project.

The purpose of this proposal is to expand on the RSWR grant received in 2005. The income-generating project is production of beaded items. \$45 will be lent each woman and recovered at 18% annual interest. The women will receive skills training for one month prior to receiving their loans. There will be monthly review meetings in each self-help group. A group of 15 members, 3 from each self-help group, will attend a three-day exposure work exchange and will share the information among all beneficiaries. Anticipated monthly economics are:

| Gross | Expenses | Repay | Save | Net Income |
|-------|----------|-------|------|------------|
| \$135 | \$90 | \$4 | \$4 | \$37 |

RURAL ORGANIZING FOR SOCIAL IMPROVEMENT (\$4,725)

“SUSTAINABLE INCOME THROUGH TURKISH HEN-REARING AND UTILIZATION OF ORGANIC WASTE”

25 urban slum women from two self-help groups in Pudukottai are participating in this one-year project.

The women will receive two days of training on compost preparation and one on Turkish hen-rearing. They will also receive a one-day training on nutrition and sanitation. Each beneficiary will construct two compost pits which will yield on alternate months. Loans of \$175 will be provided to each woman. Five Turkish hens (one male and four female) will be reared by each woman using household waste and excess earthworms from compost pits for feed. Anticipated annual economics are:

| Gross Income | Expenses | Repay | Net Income |
|--------------|----------|-------|------------|
| \$1,090 | \$100 | \$175 | \$815 |

PROGRESSIVE LITERACY AND UTILITARIAN SERVICES FOUNDATION (\$4,675)

“HERBAL AND FRUIT COLLECTION AND SALES”

28 tribal women (7 from each of four self-help groups) from Kamanur and Vadakounji in the Kodaikanal Hills are participating this one-

year project.

The forest officials, as per the government orders, are permitting the tribes to pick the herbal plants and nuts in the reserve forests. Similarly, a variety of fruits are available for nominal price in the hill areas. The tribal women can bring these fruits to tourist spots (located in Kodaikanal Hills) and resell them. Each group will be lent \$1,090 (\$155 per woman) to be recovered within one year at 12% annual interest. Anticipated economics are:

| Activity | Gross per Group | Expense | Net per Group |
|--------------|------------------------|---------|-----------------------|
| Herbals | \$555 | \$310 | \$245 |
| Fruit Sales | \$1,000 | \$775 | \$225 |
| Total | \$470 per group | | \$52 per woman |

RURAL PEOPLE DEVELOPMENT SOCIETY (\$4,500)

“SANITARY NAPKIN PRODUCTION AND MARKETING”

20 women (four from each of five self-help groups) from Salem District, Tamil Nadu are participating in this one-year project.

The project will begin with a one-day motivational training and one-day technical training. After training, each woman will be provided with a loan of \$220 to purchase raw materials. The loan will purchase sewing machines as well as materials (cotton, gel, thread, packing materials). The women may choose to sell the napkins themselves, through RPDS, or a combination of both. Anticipated monthly economics are:

| Gross Income | Expenses | Loan Payment | Net Income |
|--------------|----------|--------------|------------|
| \$165 | \$115 | \$9 | \$41 |

NEW PROJECTS—KENYA

WODANGA FRIENDS CHURCH WOMEN (\$5,000)

“DAIRY, POULTRY AND MIXED FARMING”

33 women from three groups in Wamudoga Village Meeting, Losengeli Monthly, Vokoli Yearly Meeting, are participating in this one-year project.

Three women will engage in dairy, 20 in poultry, and 10 in mixed farming. For dairy the women will buy three cows at \$415 each and build a shed for each cow at \$140 each. Along with feed and health care, the total loan for each cow will be \$740. Cows produce 10 liters per day, which sells for \$.55 per liter.

The poultry project will buy a total of 200 layers and 200 broilers which, along with structures, health services and feed, will cost \$2,000 (\$100 per woman).

The mixed farming costs will be for vegetables, feed, structures and health services for a total loan of \$1,350. The loan will be repaid in approximately eight months. Anticipated monthly income and expenses for the three types of income-generating activity are:

| Activity | Gross | Repayment | Net |
|---------------|-------|-----------|------|
| Dairy | \$165 | \$110 | \$55 |
| Poultry | \$20 | \$10 | \$10 |
| Mixed farming | \$25 | \$14 | \$11 |

FAMILY ECONOMIC DEVELOPMENT WOMEN GROUP (\$4,675)

“POULTRY FARMING”

20 women from Nairobi Monthly Meeting, members of the United Society of Friends Women (USFW) are participating in this two-year project.

The women will engage in poultry farming beginning with 1,000 layers. Income is expected to begin after the fifth month when the birds start laying. Each day they expect 900 eggs, which sell at \$.05. The loan will be repaid in 30 months, after a 5 month grace period. The birds become uneconomical after 18 months at which point they are sold and proceeds are invested in buying more chicks. Anticipated monthly economics for the whole group are:

| Gross Income | Expenses | Repayment | Net Income |
|--------------|----------|-----------|------------------------------|
| \$1,450 | \$340 | \$160 | \$950 (\$45-50 per woman) |

MUSUMI FRIENDS WOMEN GROUP (\$4,250)

“DAIRY FARMING, KEROSENE, FIREWOOD, AND GRAIN SELLING”

21 women in three self-help groups from

Gagolasi Friends Church, Vokoli Yearly Meeting, are participating in this one-year project.

The women have been engaged in merry-go-round activities in which they contribute \$2.50 each per month and small loans are made, repaid at 3% interest. The group has a loan committee whose duty is to manage the loans, which will begin the third month of the loan and be repaid with one year 24% annual interest. Anticipated monthly economics are:

| Activity | Loan | Gross Income per Group | Expenses | Net Income per Group |
|-----------------------------|---------------------|------------------------|------------------|----------------------|
| Dairy | \$1,300 (3 cows) | \$290 | \$35 | \$255 |
| Kerosene and firewood sales | \$925 | \$2,100 | \$1,650 | \$450 |
| Maize | \$550 | \$325 | Included in loan | \$325 |

NEW PROJECTS— SIERRA LEONE

GIEMA MULTI-PURPOSE DEVELOPMENT ASSOCIATION (\$5,000)

“INCOME-GENERATION ACTIVITIES FOR RURAL WOMEN”

75 teen mothers and widows displaced by the civil war are participating in this one-year project.

There are two components of this project, farming and petty trades. 1) **FARMING:** 50 teenage mothers will be trained for 16 days in productive farming methods. After training the women will receive their loans in the form of tools and seeds to be repaid at harvest. For the first 12 months the women will cultivate 125 acres, harvesting three times what they sow. At harvest, they will repay 100% of the loan of tools and seeds. Two members from the beneficiaries along with GMDDA executive committee will form the project management committee. 2) **PETTY TRADES:** 25 women will participate in a 10-day training in micro-enterprise. Two members from the beneficiaries and the five executive members would form the revolving fund management committee. Loans will be disbursed, and repaid in six months at 15% interest. Anticipated monthly economics for trades are:

| Gross Income | Expenses | Repayment | Net Income |
|--------------|----------|-----------|------------|
| \$225 | \$60 | \$10 | \$155 |

MABULOH FARMERS ASSOCIATION (\$5,000)

“TOOL-MAKING AND SELLING”

30 youth (10 illiterate youth, 10 school drop outs, 5 female ex-combatants and 5 orphans) will participate in this one-year project.

The tool-making project focuses one two outputs: provision of relevant local farm tools for settled rural farm families and the vocational training component for youth. The trained youth will establish their own workshops and will in turn train other youth for project expansion and sustainability. Investment capital of \$4,750 will be disbursed as a loan to the working committee of the tool-making project. The investment will be repaid with 8% annual interest. Tools to be produced are machetes, hoes, axes, harvesting knives. Anticipated income and expenses are:

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| Gross/Month | Expenses | Net/Month |
|-------------|----------|-----------|
| \$810 | \$385 | \$425 |

TAWOPANEH MULTI-PURPOSE COOPERATIVE SOCIETY (\$5,000)

“COOPERATIVE SOCIETY OF MACROGBA VILLAGE”

50 (initially) women from the village of Macrogba are participating in this one-year extension of an existing project. The project has been in operation for two years, developing into the establishment (and now expansion) of a community cooperative society.



Tawopeneh Multi-purpose Cooperative Society

Proposal would strengthen the newly formed Community Cooperative Society and establish a mini-cooperative in Macrogba. Funding will relieve the women of having to travel to Mile 91 for financial loans, meetings and project activities.

From the original proposal, “The poor rural women visit our office almost daily to submit applications for financial loans. The number on the waiting list rose to 1,900. This is because our revolving loan fund is a slow process and would take quite a long time to meet the demands of all of the poor rural applicants. Funding will also help continue with appropriate training and in-service courses in cooperative work.

A FINAL VISION

WELCOME TO THE HOLIDAYS ONCE AGAIN!

A few years ago while strolling the sidewalks in picturesque Paoli, IN, one lovely October day, a friend and I came across a show window that, without a single word visible, eloquently expressed that particular shop owner’s view of the holidays. Sprawled face down on the “ground” was a bedraggled witch, her rumpled black dress hiked up to display her orange and white striped stockings, her gold-buckled shoes torn from her feet and lying on their sides nearby, her tall, pointed hat bent in half and knocked askew on her head. The cause of her misfortune? The chagrined Santa who still sat in his sleigh, one runner of which pinned the poor witch firmly to the ground!

Indeed, our celebration of Christmas does seem to stretch farther and farther back into the calendar each year as merchants vie with each other to be the first to capture our holiday spending dollars. The joyous celebration of Christmas, which once provided a brief but welcome respite from the bleak, cold darkness of mid-winter, has mushroomed into a prolonged shopping frenzy that strains budgets and jangles nerves while losing sight of its spiritual beginnings and failing to feed the soul. It strives to feed a hunger that cannot be filled with more things—the hunger for quality times with family and friends, for deeper relationships, for more and better ways to express and receive love, for beauty and the time to enjoy it.

I recently heard one grandfather remark to another, at the birthday celebration of their first grandchild, “There were five kids in my family and all of us together never had as many toys as this one child got today!” So it often is with Christmas these days unfortunately.

This holiday escalation is insidious and it sneaks up on even the most well-intentioned and disciplined as the holiday marketing hoopla assures us that this gift, decoration, food, or special

event is the absolutely perfect one to convey our love and make our celebration complete. It pushes us over the edge into well-intentioned excess.

Once again we would like to share options for saner, more spiritual holiday celebrations, gleaned from some of the many good things that are available in the library or on the Internet.

Ten Tips for a Simpler, More Meaningful Christmas

1. Plan ahead. Instead of going on auto-pilot the day after Thanksgiving, hold a family meeting to decide what the group really wants to do and who’s going to do what.
2. If you need a symbol for giving (in addition to Jesus and the Magi), learn about St. Nicholas. Santa Claus has been completely taken over by commerce.
3. Avoid debt. Refuse to be pressured by advertising to overspend.
4. Avoid stress. Give to yourself. Don’t assume that things have to be the same way they’ve always been.
5. Draw names rather than everyone giving something to everyone else in your giving circle. Set a ceiling for each recipient. Give children ONE thing they really want, rather than so many gifts. If need be, pool funds.
6. Give appropriate gifts. Get to know the recipient. Give what they want to receive, not what you want to buy.
7. Give alternative gifts. Give 25% of what you spent last year to the needy... individuals or groups locally, nationally or internationally. Practice Fair Trade. Buy crafts and clothing from developing countries at alternative gift markets so artisans receive more for their work. Give of yourself, not just “stuff” – a coupon book for future services (such as baby-sitting or an “enchanted evening”); something baked, sewn, handmade, composed, etc.; or a family service project, such as working together at a soup kitchen.
8. Celebrate Advent for four weeks before Christmas. Use the booklet “Whose Birthday Is It, Anyway?” or some other appropriate guide.
9. Put the gifts under the tree shortly before opening them. Then take turns opening them around the tree, not all at once, so that each gift can be admired and each giver thanked. Read to each other, tell stories, leave the TV off.
10. Make changes slowly but persistently. Don’t try to change everything and everybody all at

once. The resistance will make you feel defeated and lonely.

Other helpful resources for creating a more meaningful, less hectic, more spiritual, less consumption-based holiday celebration for yourself and your family:

- www.simpleliving.org. *Alternatives for Simple Living catalog. Extensive resources from books to workshops to bumper stickers and fair trade coffee. Explore the "Services" section!*
- www.makestuff.com. *Great ideas for Christmas projects, gifts, decorations and recipes.*

- www.newdream.org. *Live consciously, buy wisely, make a difference!*
- www.betterbudgeting.com. *"Your Money Saving Resource"*
- www.buynothingchristmas.org. *Mennonite-initiated campaign to design a Christian lifestyle that is richer in meaning, smaller in impact upon the earth, and greater in giving to people less-privileged.*
- www.vtearthinstitute.org. *Resources for Vermonters (and others!) to reduce consumption and adopt environmentally sustainable practices.*

HOW TO SUPPORT RIGHT SHARING

FINANCIALLY

MAKE AN OUTRIGHT GIFT

A) Cash; B) Publically traded stocks; C) Publically traded bonds; D) Privately traded securities; E) Tangible personal property¹; F) Real estate¹. Contact the RSWR office details regarding transfer of stock, bonds, securities, and property.

¹ 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 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 \$10,000 per year. Contact the RSWR office for details and a loan form.

VISIT THE RSWR WEBSITE

(www.rswr.org) - Review our work with project partners and among Friends in the United States. See the "How to Donate to RSWR" tab on the home page for details and downloadable information about financially supporting RSWR. The RSWR website is now available for on-line donations.

SPECIAL EVENTS & ACTIVITIES

SAVE STAMPS

Send them to Quaker Missions Project of Mattapoisett Monthly Meeting. Stamps should be sent to Brad Hathaway, PO Box 795, Mattapoisett, 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 directlyRight Sharing General Secretary and newsletter editor: Roland Kreager.

TO OUR DONORS

Approved project support for 2006 totals \$227,500. We currently have 40 project partners, and welcome your gifts to meet the needs of all of these projects. **There are 7 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:

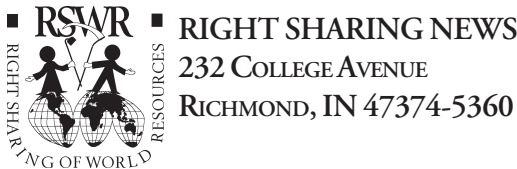
Right Sharing of World Resources
Roland Kreager—General Secretary
232 College Avenue
Richmond, IN 47374-5360
765.983.1879 (phone)
765.983.1875 (fax)
rswr@rswr.org

Jackie Speicher—Field Staff
232 College Avenue
Richmond, IN 47374-5360
765.983.1822 (phone)
jackie@rswr.org

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

SEND CONTRIBUTIONS TO: RIGHT SHARING OF WORLD RESOURCES
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