**Criteria for Groups eligible to apply for RSWR programs**

**approved by RSWR Board of Directors, October 18, 2024**

Right Sharing of World Resources gives training and grants to small, grassroots women’s groups that do not have access to other adequate funding or resources. RSWR grants are for micro-enterprise, self-employment projects. RSWR programs help with training and seed money so that a group can begin a revolving loan fund for members to take loans to begin their own small businesses. It is important that the women work together in self-help groups and use the RSWR resources to help themselves grow into independent and strong groups. Below is the list of criteria that is used in deciding which groups to consider:

***Preparing the Soil* - criteria for groups eligible to apply for training program**

1. Group must be located in RSWR geographic project areas[[1]](#footnote-1).

2. Group does not have access to other adequate funding or resources.

3. NGOs[[2]](#footnote-2) and self-help groups must have been established less than 20 years ago.

4. Leaders and all members of the women’s groups must be women. Transgender women are eligible.

5. All self-help group members must be a part of the decision making in determining project activities.

6. Applications from India must include a clear description of the NGO and the initial beneficiary group of women. In Guatemala, Kenya and Sierra Leone, applications should include a clear description of the beneficiary group that is applying:

a. For women’s self-help groups include: size and makeup of group, history, current activities and current economic circumstances.

b. For projects in India, also include a short profile of the NGO, and of the NGO director/project coordinator

***Planting the Seeds* - criteria for groups eligible to apply for a financial grant**

1. The group must have completed the RSWR training program.

2. The bank account must be jointly controlled by at least 3 authorized members of the group, duly appointed by the group.

3. For effective group dynamics, a group size of 15-30 women is required for groups in Guatemala, Kenya, and Sierra Leone. In India, multiple self-help groups of 5-7 women join together to form a women’s federation to manage the RSWR grant.

4. Financial reports must be part of the applications for funding. In India, the latest annual audit of the NGO is required. In Kenya, Sierra Leone, and Guatemala the group’s most recent financial report, showing at least 8 months of group activity, is required.

5. Financial reports should show that the NGO or self-help group has little or no access to other resources. Annual audited income should be less than $16,500 for an NGO in India. Annual income for a women’s self-help group in Guatemala, Kenya and Sierra Leone should be less than $4,000.

6. The application must give a clear description of proposed businesses that the women wish to undertake. They must be viable businesses for the geographic area and have potential to make the women a sustainable living. The application should describe an economic plan for each business proposed, including the amount of the loan per woman, the projected monthly gross income, monthly business expenses, loan repayment, and net monthly income projected. The women’s business income should bring them above the World Bank International Poverty Line (currently $2.15 per day) AFTER business expenses, loan repayment, and savings.

7. All projects must be compatible with the principles which guide the work of RSWR: local self-reliance, sustainability, mutual support and accountability.

8. The budget for each project must include a revolving loan fund that is at least 80% of the budget. Budget categories must be outlined clearly and within the following guidelines: 80% or more for seed money (revolving loan fund), no more than 5% for training, no more than 5% for administration, and no more than 10% for other expenses such as transportation, tools, and other activities of the self-help group or NGO.

9. The project must include a clearly described loan repayment plan which includes interest charged, monthly repayment amounts, and length of the repayment period. Interest rates for loans must cover inflation in the specific country plus a modest amount for administrative expenses so that the revolving loan fund will be preserved and the group will be able to carry the project into the future. Interest rates should not exceed the “prime rate” for the specific country, which is the best rate an established business person would be able to get from a bank or other formal sector lender.

10. The application must include a clearly described group savings plan for each woman to save money for emergency needs.

**Below are other considerations which the Board considers favorable:**

A. Groups which have applied before and not been funded but have continued to work on their training and group structure are attractive to RSWR.

B. RSWR regards diversity in ethnic and/or religious affiliation as positive.

C. RSWR encourages IGPs that involve value-added goods or goods production that generally result in greater profit margins as compared to petty trade projects.

D. RSWR considers how the project impacts the environment.

**Additional considerations for projects in India:**

A. Is the NGO woman led?

B. Projects in India in which the NGO supplies part of the cost are attractive.

1. RSWR project areas:

   **India** – The state of Tamil Nadu and the districts of Chittoor, Tirupati and Annamaya in the state of Andhra Pradesh.

   **Kenya** – 1. Siaya County, 2. Kisumu County, 3. Homa Bay County, 4. Migori County. 5. Kisii County. 6. Nyamira County, 7. Vihiga County, 8. Kakamega County, 9. Bungoma County, 10. Busia County, 11. Nandi County, 12. Trans Nzoi County, 13. Uasin-Gishu County.

   **Sierra Leone** – The entire country.

   **Guatemala** - The Department of Chiquimula [↑](#footnote-ref-1)
2. References to NGO’s are for projects in India [↑](#footnote-ref-2)