people in developing countries with the help of Sahakarini. We have received many gifts over the years and in most cases have been able to obtain matching funds. Those funds have turned each of your dollars into two, four, or even six dollars. They have been used to provide clean water, healthcare, basic education, vocational training, rehabilitate waste lands, and teach people leadership skills to help their own communities.

Most of those gifts have been in the form of cash or cheques. But, with a little planning, there are other ways of providing support as well.

The most common way is to consider making provision in your will. During our lifetimes, we tend to make gifts

from our regular income. But with some planning, it is possible to make larger gifts from assets once you no longer need the resources and your family is taken care of.

*Recent tax changes make this even easier.* An example that has very favourable tax implications is the giving of appreciated securities. Many Canadians hold stocks or mutual funds purchased many years ago which have gone up considerably in value. To sell them will

In adopting new Bylaws a few years ago, it was decided that there would be no membership fee. (It was assumed that persons active in Sahakarini would contribute at some time or other.) However, it was decided that people should apply for membership, by indicating that they supported the purposes of Sahakarini, and that membership should run for two years at a time.

	<b>Donate Stock</b>	<u>Sell Stock, Donate Cash</u>
Market Value	50,000	50,000
Cost Base	0	0
Capital Gain	50,000	50,000
Taxable Capital Gain	0	25,000
Tax Payable (39%)	0	9,750
Savings by Donating Stocks vs Cash	9,750	0
Tax Receipt to Donor	50,000	50,000
Tax Credit Available	20,850	20,850

In this example of donating shares with a zero cost base (such as those from demutualized life insurance premiums), the donor pays no tax on the capital gain and receives a tax receipt for the full value of the donation.

> trigger a substantial tax bill due to capital gains. Recent government legislation now makes it possible to give the stocks to a charity and pay no capital gains tax. (This is a step beyond the 1997 legislation that saw a 50% reduction in capital gains tax on gifts of appreciated securities.)

> Because these are special gifts and may involve your overall financial plan, we recommend that you consult your financial and legal advisors before making a decision.

## **Membership**

At the planning workshop held in August 2003, the following restatement of Sahakarini's mission was adopted: "Sahakarini helps the poorest of the poor, in developing countries, to help themselves improve their quality of life. We do this by working together with project partners in establishing programs in the areas of education, health, economic and community development."

**Application for Membership (new or renewal – valid for two years)** Please print name, address, and phone number (if you wish, also e-mail address) and sign below. of Address Telephone e-mail (optional) commit myself to the purposes of Sahakarini, and hereby apply for membership/renewal of membership in Sahakarini Inter-World Education and Development Assoc. Signature (optional) Enclosed is a contribution to the work of Sahakarini in the amount of \$ Mail to Sahakarini, P.O Box 1685, Camrose, Alberta T4V 1X6



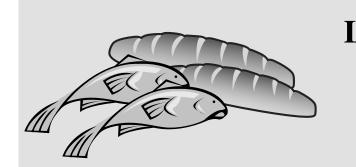
**News** 

P.O. Box 1685, Camrose, Alberta T4V 1X6 Phone (780)672-8222

## President's Message by Alan D. Fielding, QC

The past number of months have seen a disturbing bridges of peace in the world? amount of violence and hatred in many parts of the As Sahakarini supporters you are, I know, among world. The most serious has been the recent conflict the bridge- and peace-builders. You and I know that between Israel and Lebanon (or more accurately, there will only be security in the world when it is Hisbollah), but the conflict in Darfur continues and accompanied by justice, education and appropriate every day there are further injuries and deaths in development. It may be difficult. We may well face Iraq and Afghanistan. Even Canada is not immune, disappointments and setbacks. But we know in our as witness the recent shooting at Dawson College in hearts that it is the right thing to do. Montreal.

Let's not be discouraged by evil when it inevitably What are we to do? Are we to pull back to our own country, province, community or neighbourhood and raises its ugly head, but strive for development and leave others to their own devices? Or are we to build justice and walk humbly with our God.



Tickets available at Candler Art Gallery, **Pop'lar Books, or by calling** 672-8222 or 679-9442

# **Theme: NEWS**

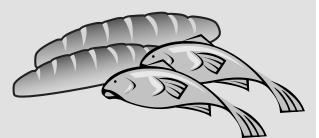
(To say much more about it would blow the fun)

Volume 24 Number 2 Fall 2006 **Updates** 

# **Loaves and Fishes Banquet** Norsemen Inn, Camrose

# Saturday, November 18

Doors open at 5:00 p.m. Dinner at 6:00 p.m.



#### **INDIA FILE**

In recent months, we have seen the completion of one complex project in India which improved the lives of many disadvantaged people, and projections for service to people even more disadvantaged in the same country.

# A Successful Conclusion

We are delighted with the success of the **30 Villages** project (Integrated Village Health and Development Project). It was the largest and most complex project ever undertaken by our partner Dr. Luke and associates, and the second largest for Sahakarini.

The project took a comprehensive approach to developing healthier, more resilient, more self-reliant and more economically viable communities and equipping the people to continue to bring about changes for themselves. In most if not all of the components of the project, results exceeded original projections.

This project was made possible by seed support from our donors and matching funds from CIDA and the Wild Rose Foundation.



Farmers in one of the fields they have reclaimed and prepared for planting.

Development work is a long term investment in helping people to help themselves, but there are also many immediate benefits as, for example, reclaimed eyesight, safe water supply, and food from kitchen gardens. Vocational training and access to micro-credit has had some relatively immediate economic results. Crops are growing on previously wasted land where water is now managed. This is starting to give a sense of food and income security. Seasonal migration has slowed by 60% making the communities more stable.

### Local leadership training is key

Critical to long term improvements has been the training own and/or government resources.

of local leaders. 32 Village Development Councils (VDCs) consisting of 4 women, 4 youths and 4 men have been formed to promote leadership and development initiatives. 316 VDC members have undergone environmental awareness education programs as well as training to help them empower and encourage villagers in personal health and hygiene, community sanitation, safe water, and income generation programs compatible with their local resources and available training opportunities. Among other things, they have become aware of and have successfully sought access to government services such as free sanitary toilets. The village leaders came to Kothakota (CCDO headquarters) every Saturday to report, account for any funds and discuss plans and concerns and in this way continued to learn and to solve problems. Now they are carrying on the work that has been started and will continue to speak for their people.

### Healthy communities have hope and energy

CCDO has developed expertise in the design and delivery of effective, economical health care in rural regions. Beginning at the most basic village levels and creating a network of doctors, diagnostic facilities, specialists and hospitals, they have brought healthcare to people who previously had little knowledge and no access to care.



A volunteer doctor checks a woman attending a free health camp.

#### Water for life

World-wide, "dirty water diseases" account for over 12 million deaths a year. The project area desperately needed clean safe water. A total of 10 drilled and 11 open wells were dug (original goal, 20) and handed over to villagers who are maintaining them, with their Faltreschi, Maria Fast, George Federuik, Erich Feigel, Daybreak, Norma Ruhl, Debra Rupertus, Henry Alan & Valerie Fielding, Marc Fielding, Fielding & Rutkowski; David & Helen Samm, Maurice Samm & Company, Alan & Ruth Ford, Robert Forseille, Edwyn Patty Chevalier, Louise Sanderson, Roberta Savard, Fortney, B.H. (Berdie) Fowler, Ulrich Frank, Mathias Kyla Sawden, Anne Schieck, Don & Jean Schieck, & Adele Fruehm; Jeff Gaalaas, Harry Gaede, Bruce & Mina Schieck, Arvid & Anita Schimke, Valter & Ursula Sharon Gair, German Church of God, German Church Schmidt, Edith Schmidtke, Ernest & Talita Schneider, of God (Winnipeg), Gordon Gibson, Rudolf Glanz, Marjorie Schneider, Annie Schnuerer, Heidi Schuldhaus, Lenora & Nick Gnida, David Goa, Edna Good, Diane Dieter Schultz, Erich & Emmy Schultz, Fred & June Goodwin, Laverna Grandfield, Asaph Gretzinger, Ed & Schultz, Lily Schultz, Meryl Schultz, Herta & Theodor Pearl Grue, Bill & Erika Gusse, Henry Gusse, Rudi & Schulz, Werner Schulz Kurt Schwalfenberg, Scooter, Hilda Gutzman; Agnes Hansen, Lucille A. 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Stolee, Drew School, Dorothy Jackson, Janet Janssen, Paul Jehn, Ira Stolee, Jon & Shannon Stolee, Cliff & Phyllis Suddaby, & Adeline Johnson, Ray & Isabel Johnson, Frieda & Signe Swanson & Jack Waschenfelder, George & Gladys Lewis Jones, Mike Jones & Alyson Lavers; Martin & Switzer, Hameed Syed; Elaine Taylor, Ken Taylor, Rhett Connie Kaefer, Frieda Karl, Werner Kaspar, Katepwa & Lalitha Taylor, Jeremy & Karen Thiessen, Mary Tien, Farms, Martha Keehn, Yvonne Kelly, Gary & Betty Donna Tower, Wally Troppman, Stuart Tutt, A. Marie Kelsey, Kurt Klumbies, Anne Marie Knudtson, Carl Tveit; Eloise Umbach, United Church Youth Group, & Evelyn Kober, Sandi & Mark Kowalko, Guenther United Way of AB Capital Region, Ingrid Urberg, Carl Krause, Rudolf Krause, Edwin Krebs, Henry Krenz, & Greta Urion; Kurt & Lisa Voss, Will Voth; Albert Alfred Krinke, Steve & Jane Kristenson, Violet Kully, and Holdine Wagner, Alex Wagner, Conrad & Tanis Erwin Kugler; Dieter & Connie Langer, David & Wagner, Kenn & Diane Ward, Enid Watland, Weber Lois Larson, Peter & Joy LeBlanc, Herman & Doreen Funeral Home, Deanne Weeres, Craig Wentland Leicht, Ed Lenk, Fritz & Renata Lenk, Jeanette Leung, and Paula Marentette, Margaret Wenzel, David and Vi Lindgren, Jon & Laura Joy Lindstrand, Max & Myrtle Wiebe, Fern Wiebe, Elisabeth Wieser, Ulrich Alice Lindstrand, Carsten & Denise Link, Stanley & Wieser, Dawn Wigmore, Egan Wilhelm, Will & Laura Doreen Linneberg, Dorothy Lysons; May McCarthy, Williams, Horst Witzler, Kristian & Karen Wold, Edith Bob & Mary MacKinnon, Karen MacLeod, Martha Wollenberg, Otto Wollin, Traute Wollin, John Worton McMorran, Bev Maertens-Poole, Pat Mah, Susan & & Jean McBean: Eddid Yakubow, Richard & Marianna Arnold Malone, Frank & Wendy Marshall, Clarence Yamabe, Yun Sun Ha & Seung Myun Lee; Horst & Ilse Mastel, Gordon & Lori Matties, Norm & Betty Mayer, Zado, Ilse Zado, Werner Zado, Martha Zander, Don and Robert & Darlene Meier, Mill Creek Church of God, Carol Zech. N. Deo & Mary Mishra, Ray & Elnora Mitts, Margery **Memorial Donations and Special** Monsma, Audrey Morello, Randy & Kim Mowat, Michael & Brenda Mucz, Waldemar Mueller, Dittmar **Occasions 2005-2006** & Pat Mundel, George & Nadine Murphy, Geraldine Donations were received in memory of: Murphy, Joy-Anne Murphy & Darryl Dewalt, Don & Cliff Campbell, George Cumming, Mrs. Bertha Joanne Myrehaug; Edna E. Nelson; Tim O'Connor, Hartman, Harvey Johnson, Aaron Keyes, Allan Lewis, Darwin Ortlieb; Louise Palm, Jasminka Pecanac, Herman Patzer, Erich Schultz, Margaret Wideman. Stephen Pawluk, Matt & Stephanie Perkin, Alver & Arlene Person, Del & Loretta Pierce, Erhard & Lorene Donations were received in honour of: Pinno, Hilde Pohl, Ellie Popke, Helmut & Else Popke, Valerie Fielding's birthday; Walter and Margaret Herta Popke, Harry Prest, Pat Prest, Alana Prevost, Gusse's 50th wedding anniversary. Walter & Jacqueline Pringle; Fred & Ruth Ragnitz, Paul Have You Considered a Plan for & Pamela Ramalingam, Ken & Audrey Rayment, Don & Christina Rebus, Leo & Effie Regehr, Hans Reich, the Future? Joachim Reich, Edna Reimchen, Ted Reimchen, Tom Reimchen, Elvira & Joel Reimer, Muriel Rieger, Ken As you know, a lot of planning goes into any development & Marnie Roberts, Jane Ross, Rotary Club of Camrose work. We thank each of you who has supported the

in due course. Present and hoped for activities of youth Brazil groups:

community and associate with SERVE to design programs

work with SERVE staff to identify the aptitude of youth for various vocational training programs.

take some responsibility for running the activities smoothly in slums, e.g. the Creche program for young children, the adult literacy program and medical care services.

organize games and sports for children and also ensure their 100 percent enrolment in the Hope school.

### Vocational training

Education of the children is profoundly important, but if families, the adults of today are to be able to send their children to school, take care of their health needs and generally enjoy even a slightly better standard of living, they will need skill training and steady work. SERVE is investigating sources of funding and program support from government and institutions such as JSS and Small Industries Service Institute. If Sahakarini's current proposal to CIDA is accepted, there will be some help in this area.

#### A learning organization

The task of development is huge even with help from outside. Colleagues and the sharing of experience and expertise on the ground are invaluable. SERVE has committed to networking with other groups particularly MYRADA which is a major deliverer of training programs for NGOs as well as being a highly effective development organization.

#### **PROJECTS PENDING FILE**

#### Sierra Leone

Sahakarini has participated in work in Sierra Leone in cooperation with the Christian Reformed World Relief Committee. The work has been in the promotion of agricultural reclamation, begun a few years back, after a long period of civil war which had led to much destruction. The technology used has been what the late Dr. E. F. Schumacher referred to a number of years ago as "intermediate technology", that is, what is available plus an improvement on it (rather than tying people to costly Western technology). Thus Sahakarini has supported the provision of oxen and trainers, harness and nose rings, and plows. There is also agricultural Denise Dufresne; Dorothy Easton, Dave & Jan Edwards, training, especially in relation to more efficient crops. Our Board decided recently to participate in a similar fashion for another year; details are still to be worked out.

It is expected that there will be a workcamp to Marsilac have a part in identifying issues and needs of the near Sao Paulo, Brazil, in March 2007. Details have not yet been worked out.

### Guatemala

It has long been our hope to find a suitable partner in Central America with whom we can work. Discussions are now underway for a small micro-credit project in Guatemala. Stay tuned.

### CIDA

We have two proposals in the works with CIDA: one relating to SERVE in Hyderabad, India; the other with CCDO under Dr. Luke.

## Thank you

Contributors 2005-2006: We gratefully acknowledge donors for the fiscal year April 1, 2005 to March 31, 2006. We apologize for any omissions or misspellings. Kurt Adam, Lina Adam, Otto Adam, Robert & Martha Adams, Anna E. Altmann, Herta Albrecht, Jim Allan, Ryan Andersen, Doris Anderson, Herb & Carolyn Andersen, Jim & Sharon Anderson, John Anderson & Marilyn Murray, Muriel Anderson, Anonymous, A-1 Food Catering, Bonnie Arends, Lawrence & Minnie Arnold, Johs and Janine Asfeldt, Robert & Lilla Ash, Kurt Auschrat; Elizabeth Bagdan, Otto Balnus, David and Murial Bartel, Selma Bartel, Adolf Becker, Theo Belter, Otto & Elfriede Berg, Bernardo Metal Products Limited, Bethel E.L.W., Horst & Doris Birkholz, Lee Bjorgum, Phyllis Bjorgum, Janet & Sterling Bjorndahl, Ray & Norma Blacklock, David Blore, Mike Bogner, Alan & Jean Bouck, Anne F. Braid, Albert Breitkreutz, Arthur Breitkreutz, Elfia Breitkreutz, Ivy Breitkreuz, Monica Breitkreutz, Robert & Margaret Bruce, John & Sharon Bruneau, Susanna Bruneau, Signi Bruner, Alwin Buchsdruecker, Erich & Edeltraud Buerger; Armen & Helen Cach, Clifford & Helen Campbell, John & Betty Campbell, Pam Chamberlain, Church of God Faith Promise Mission, Church of God (Kelowna), CIDA, H. Elizabeth Cowan, Leslie Congdon, Margaret Congdon, Marvin & Susan Congdon; David & Darlene Dahle, Douglas & Morag Davies, Carol Davies-Pedersen, Horst & Karin Depner, Gerrie & Linda Dey, D.L. Schultz Prof Corp, Dennis & Valerie Dobbyn, Dan & Irma Dressler, Ken & Sharon Dressler, Cliff & Bev Drever, Drever Agencies Ltd., Ken & Iris Drever, Lynda L. Drew, Agnes Drews, Tim & Shirley Dubland, Lawrence & Fran & Red Elliott, Irene Engst, Roger Epp & Rhonda Harder Epp, David & Barbara Eriksson, Vincent & Mary Ellen Eriksson, Catherine M. Evans, Irene Ewart, Leonard & Shirley Ewert; Alice Falkenberg, Josette



The style of well depended on the local terrain. All wells have concrete pads and runoffs to prevent contamination.

### At the Village Level

Community or village health workers equipped with primary health kits do front line work and make referrals. As a result, in the target villages there has been a pronounced reduction in many common ailments. Malaria, typhoid, viral scabies, amoebiasis, conjunctivitis, diarrhea, hookworm infection, filaria, and viral hepatitis are noted to be on the decline. Birth attendants are using sterile procedures. Pregnant women are receiving monitoring. Children are being A variety of crops are grown. The tall plants in the immunized. Household ventilation and food storage background are casuarina used for fuel and pulp. Trees methods have been improved. There has been an are ready to harvest in four to five years. Meanwhile, improvement in personal hygiene and in wound care. other crops are interspersed. There have also been awareness programs on alcohol Interestingly, the driver mechanic course was aimed and tobacco. There has been some reduction in use to a large extent at school dropouts. Some 80% of the of these. HIV/AIDS is an increasing problem in India graduates are employed by others while 20% are selfand some education has been undertaken. Dr. Luke is employed with loans from the District rural development hoping for a new project with much greater emphasis agency. (They get a government-recognized certificate on HIV/AIDS prevention and care. on graduating.)

#### Sometimes more intervention is needed.

33 health camps have been held with Dr. Luke and volunteer doctors and technicians from Visakhapatnam. Just over 2400 people were treated, many being referred, including over 200 orthopaedic cases. 20 eye camps primarily for children were held, with 630 treated, usually with glasses. 22 eye camps for adults were held, with 1400 examined, and over 500 referred to the Regional Eye Hospital for cataract surgery.

### Work brings dignity, income and stability

Early in the project workshop sheds were constructed to house a variety of training programs. The facilities have proven very useful and will continue to be used well beyond the time of this project. They are surrounded by the nurseries where many species of trees are grown for future distribution and planting thus creating a lovely

green centre and a visible sign to the people of the opportunities that have opened up to them.

The broad range of courses offered have included tailoring, leaf plate making, nutrition and food preservation, community health work, washing powder and detergent making, automobile driving-mechanics, electric motor and pump set/rewinding, social work, auxiliary nurse-midwifery, masonry/building construction, computers (for office and Internet), animal husbandry and poultry keeping, horticulture and agroforestry, soil and water conservation, agriculture and vegetable cultivation.





Driver mechanic graduates receive certification.



The availability of female tailoring graduates is being welcomed by the local women who prefer to visit a female tailor.

#### A credit to their efforts

We were delighted to hear that Muhammad Yunus and the Grameen Bank, pioneers of e micro-credit for the poorest of poor, have received the 2006 Nobel Prize for Peace. Yunus and the Grameen opened up huge opportunities for poor people around the world by proving that not only were they worthy credit risks, but that they could flourish with even modest amounts of capital.

In this spirit, 33 Self Management Groups consisting of To help with this process, Sahakarini undertook a 335 members were formed based on skills learned. In addition to their vocational training, they have learned about business and self employment. 25 of the groups are using capital revolving funds to purchase raw materials - with a 95% repayment record. They have also taken initiatives, with the support of the Village Development Councils, to participate in government programs, such as Development of Women and Children in Rural Areas. The women leaders convinced the government to exempt them from a tax on raw materials for their leaf-plate making. 25 Small Farmer Groups have also been formed.

### Farming for sustainability and care for the environment

CCDO has developed expertise in the reclamation of wastelands which when properly cropped and managed can become productive farmland in the care of formerly marginal or landless farmers.

Using low-tech but effective strategies, 457 acres (original goal 400) have been irrigated by means of 6 rock-fill dams, 4 diversion weirs, 4 rain ponds, 12 gully plugs, 8 check dams, and 56 contour bunds (terrace ridges). 271 families have been benefitted by these economic survey of the target communities.

measures. Of trees, 582,750 multi-purpose seedlings have been raised and distributed. There are various crops relative to moisture conditions, some for immediate harvest, while others for 4-5 years maturity. 1677 acres have been planted, benefitting 903 families. 3,240 households now have kitchen gardens, for their own use and sometimes for sale.

Recently the government has surveyed excess lands and distributed three to five acre parcels to landless poor families, and has a new policy of guaranteed employment for people who engage in agriculture. Thus the training in agriforestry given in the project has been timely.

# A New Beginning

Sometimes difficulty hides new opportunity. Such has been the case with another of our Indian partners, SERVE (Society for Enlightenment and Reconstruction of Village Ends).

SERVE is located in Hyderabad, in south central India. Late in 2005, they were informed that an anticipated source of funding would not be available. This resulted in both Sahakarini (as a support organization) and SERVE casting about for ways that their work might be continued or redirected.

Without the large amounts of funding formerly available, it became necessary for SERVE to re-examine how it operated and how to go forward.

small project (SERVE Enhancement Project) wholly funded by Sahakarini, to strengthen SERVE's capacity to do development work now and in the future. We recognized that because Luther Paul was taking on added responsibility as president of the college where he taught, SERVE needed a full-time director and probably other staff in addition to a shift in focus. There were several steps they could take that would have large impact and set a course of the future. Since then they have been developing a more community based development model, focusing on helping the people gain recognized status which should result in government services, considering ways of improving the lot of the adults as well as the children, and networking with other organizations engaged in similar work.

#### The new emphasis is definitely showing good results

To date, SERVE has hired a full-time director, Dr. Peter, who is an economist by training with six years of field experience with rural development, rehabilitation of street children, and education. They have engaged a female social worker and three animators, two of whom are female who have completed a detailed socio-

#### The basics of life

It is a truism and it is true that when you give women The people in three of the six slums have gotten ration training and opportunity, the whole commuty benefits. cards and work on this is underway with the remaining Dalit women are some of the most disadvantaged, three communities. The cards, known as white cards, uneducated and disenfranchised women in the world. To are meant for the people identified as Below Poverty begin to change this, women's groups or sanghams are line families. All our target groups fall in this level. being organized in each slum and 5 women from each The Ration cards are a prerequisite for availing oneself will be given leadership training for 3 days four times a of any facility provided by the Government as without year. The major issues covered were the group concept, it people not recognized by any level of government. managing local issues and mobilizing Government

resources. People with ration cards qualify monthly for up to 10 kgs. rice, 5 kgs wheat, 2 kgs edible oil, and 3 litres kerosene at subsidized prices.



Family proudly displays its identification card which accompanies the ration card.

Living conditions in the slums and hutments are dismal and SERVE has carried out a program of environmental awareness and promotion including tree planting and construction of drainage and soil pits.

Families in one of the six areas undertook collective action and were successful in obtaining title to their houses (two of the communities contain houses).

#### Training local leadership

Community councils are being formed to consider the needs and priorities of the people themselves. They are being given training in democratic processes and visiting other communities to learn more about what is possible.

Page 4

#### Women play a key role in development



Shallama, 30, earns \$17 Cad/month to keep her and her son. She says there is "no best part of her day," but what is most important for her is education for her son.

Responsibilities of the women's committees, as projected at this time will be to:

identify the problems they face and what appear to be the most urgent needs

send the children to school regularly

- look after the Creche for children between 1 and 3 years so that girl children are free to attend school
- the executive of each committee to arrange regular sangam meetings of women in the SERVE centres
- identify the adolescent girls and destitute women who are interested in cutting and tailoring
- ensure the continuation of the Adult literacy programs

#### Unemployed restless youth a problem

The empowerment of youth is a most urgent need in slums. Many do not have either goals or prospects, but wander aimlessly prey to violence and a threat to their own and neighbouring colonies.

With much difficulty and effort SERVE was able to organize 3 youth groups in the six slums. Efforts will be made to organize youth groups in the remaining slums