



# QSA NEWSLETTER

**Issue No. 7 – February 2016**

**Welcome** to the latest QSA Newsletter where you will meet new people, learn about our projects and join us in helping to change lives. In this edition we visit the people and projects working to address climate change.

## People

**Kyaboona Sarah, a member of a women's group training with a new project partner – Eco-Agric in Uganda, says**

*"I am so grateful to QSA who have helped us get good quality beans and maize seeds plus Eco-Agric Uganda staff who have trained us in different things. With their help, I was able to grow ½ an acre of maize with 10 kgs and harvested 300 kgs. This is a larger quantity compared to when I would plant using the traditional ways. I am going to use the profits to buy better bedding after the sale of my produce". Photo credit Eco-Agric.*



Agriculture trainees, in Uganda

## Projects addressing Poverty Alleviation

What does it mean in a developing country for people to be really poor? What is life like for them? QSA addresses poverty by providing training in skills which can lead to the establishment of small businesses, and practical help like access to micro credit schemes. At the start of each project, a baseline assessment is conducted by the project partner staff to decide who will benefit most from the project. This assessment covers questions about the size of the household, the ages of the children in the family, and if anyone has a disability. It asks about housing, which is often made from what can be found lying around such as palm fronds, pieces of timber and empty fertiliser bags for a door, especially for the extreme poor in a community. It asks about the amount of land they have access to farm, the number of animals and poultry they might have, the access to water and sanitation, electricity, and what their current employment situation is. The project partner staff will sit down with the community and decide the selection criteria to ensure that those who need it most are included in the project.

Sometimes however the budget is not enough for everyone to take part in a training program straight away and some may have to wait, or watch over the fence and try to copy what is happening. In most projects, priority is given to women-headed households, families with a large



This is a photo of the house belonging to a project participant in Cambodia, taken during the baseline assessment.  
Photo credit - QSA

number of children or includes a member with a disability. Some projects where training in agriculture is being provided to increase food security, it is essential that the participants have access to some land to use, so some families may be excluded due to lack of access to land. In Tamil Nadu, South India QSA's project partner Pitchandikulam Forest is working with poor and marginalised tribal families who don't have permanent housing or access to land and resources, to teach them some skills for better income opportunities, as well as providing nutritional supplements for the children and access to health care for the family and their animals.



Making herbal medicines to improve the health of their cattle, though this is not always popular with the animals! At the last health camp, over 400 cattle received treatment. (photo credit – Pitchandikulam Forest).

Animals are an important income source for many people, yet in isolated rural areas, there are no vets to treat a sick animal, and no means of getting the animal to the vet. Training provided by Pitchandikulam Forest staff enables the owners to care for the animals themselves. In Cambodia one project partner, Khmer Community development, working in Kandal Province has helped the community to establish a cow bank. After training in how to care for a cow, a number of families were each given a pregnant cow, on the understanding that when the calf is one year old it is given to another member of the cow bank group, the second calf is kept by the family, and the third calf at one year of age becomes the property of the cow bank to either sell it or give it to another family.

The original cow and any future calves then are the property of the family. Each time a cow or calf is given to a family, they give a small amount of money to the cow bank, and in this way more families can benefit from the scheme, and the funds accumulated by the cow bank can be borrowed by a member as a micro credit loan if the members agree. Six families started the scheme, and now 22 families have cows and four more families are waiting for calves to be born so that they can get their cow.

The community at Prek Chrey in Kandal Province now also have a rice bank and savings banks. The rice bank is managed by a community based committee, and people can store the rice in the purpose built building, and, much like funds deposited into a bank, the rice can be borrowed by people in the community who do not have enough rice to survive through the year to the next harvest, when they will repay their loan and the agreed amount of interest, in rice. Profits of rice are distributed to the very poor families in the community to enable them to have rice to eat.

Skills training provided by project partners enable small businesses to be established. This training could be in handicrafts, weaving, basket making, growing food and food processing – all simple skills which enable the business to be run easily from home.



Trainees in Pursat Province, Cambodia learning & practising basket weaving, photo credit PMSA

Training is also given in some additional useful skills – how to keep financial and stock records; what are their legal rights; how to manage credit, especially micro credit which plays a key part in many projects. Trainees are formed into groups, sometimes based on what skills they have learned and therefore they can become a cooperative, or sometimes based on where they live. Micro credit is made available through the project partner, using funds made available from the QSA and Australian Aid via the Department of Foreign Affairs and Trade, and credit is made available for a particular reason, such as purchase of stock or raw materials to start up a small business. However the person wishing to borrow the money has to convince the rest of the group that this is a good idea, and that they can pay it back, and in a region where everyone knows everything about your life, convincing them is not an easy process. The micro credit loans are usually only available for one year, and clear records are kept by the group, the individual and the project partner, and regular monitoring ensures they all agree. A small amount of interest is charged, which covers administration and a little is added to the capital for next time. Why would they use this method to obtain credit? Because here no collateral is required which the banks would expect, and the interest rate is so low, far lower than if they went to a money lender.

Is income generation the only objective of the project – no it is not. It is more what people can do with the increased income. In some cases it enables their children to go to school, perhaps purchase



a bicycle for the older students to travel further to the high school, perhaps purchase equipment such as a rice mill to de-husk the rice crop which can generate further income if their neighbours can pay a little to use it too, or perhaps they will make improvements to their home.



Cambodian home showing signs of improvements such as timber walls, metal roof and an extension to its size. (photo QSA)

## Other news...

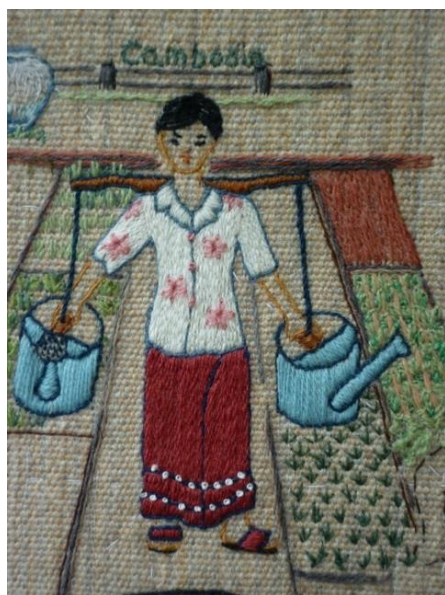


Photo credit – Quakers in SA

Not only has the work of QSA over the years since it began in 1959 been written about in reports and books such as 'Friends in deed' (copies available from the QSA office) but some Quakers in South Australia are working hard on a tapestry panel about some aspects of QSA's work. Although it is not completed yet, part of it depicting women working in their food gardens in Cambodia can be shared with you. Can't wait to see the finished tapestry!



Photo credit - QSA

Permission has been given for the photos, credit QSA unless otherwise stated.

Would you like to learn more about QSA and its project partners? If you would, please contact us at [administration@qsa.org.au](mailto:administration@qsa.org.au) or by mail at 119 Devonshire Street, Surry Hills NSW 2010, or by phone on 02 9698 9103. We would love to hear from you.



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