



# COMMUNITY SERVICE NEWSLETTER

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## Editor's Notes

In this issue we report on three community-based economic development efforts. The Appalachian Center for Economic Networks (ACENet) in southeastern Ohio has been involved in regionally based economics, network development and research for a decade. Their monograph, *Building Sustainable Communities*, describes theory developed from their research and projects. Our second article follows the development of a collaborative process in Yellow Springs Ohio, where a group has been working for half a year to develop a community-based enterprise. Our final article about the Banco de Mujer (the Women's Bank) describes how a sister city project in this country has been working – and learning how to work – with a small village in Nicaragua. Each of these examples demonstrate the need to be well grounded in a community and some of the difficulties encountered in this effort.

Also in this issue we review 3 books which deal with economics from different approaches. *When Corporations Rule the World* by David Korten focuses on the global perspective. *Economic Renewal: A Collaborative Process for Sustainable Development* by Michael Kinsley demonstrates processes for local communities, and Allen Butcher in his book *Time Based Economics* compares various local currencies.

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## Community Service News — MARIANNE MACQUEEN

Outside our office is a sea of blue flowers. The little scilla, undaunted by the late snows, have pushed through the dead fall leaves. In the space of a few hours the forsythia have begun to bloom. Inside the office we are putting the finishing touches on our office reorganization. During the last couple of months we have been busy connecting and reconnecting with sister organizations, talking with our members, going to conferences and meetings, and researching our past.

Every day we receive a phone call, a letter, an e-mail message or a visit from someone. We love having visitors, so stop by if you are in Yellow Springs and we will show you around. Our email address is [communityservice@usa.net](mailto:communityservice@usa.net) if you would like to use that mode.

One of the big topics of conversation has been sustainable agriculture. I've been to three gatherings within the past couple of weeks on this topic. Several members of Community Service attended the recent Ohio Ecological Food and Farm Association (OEFFA) conference in Wilmington, Ohio. Chris Walker who is also an OEFFA member was a panelist at that conference discussing his concerns with the proposed USDA rules concerning organic food.

Other topics of interest to folks have been popular and folk education, cohousing and ecovillages and local currencies. Cal Schindel of Missoula, MT sent us several websites that deal with local currencies and A. Allen Butcher sent us his new book, *Time-Based Economics*, which Don Hollister has reviewed in this issue.

As I've been researching and talking to people about Community Service, I've been gaining a deeper appreciation of the influence of this little organization. Men who were prisoners of conscience during World War II found direction from Arthur Morgan's correspondence course on communities. More recently a member visiting from Wisconsin told us how important finding this place was as a touchstone in helping him have the confidence to pursue his interests and to build community. This week's visitors from the Communal Studies Association talked about the importance our publications have for some of their members (for example, Griscom Morgan's *Guide to Intentional Communities*). Other groups we've been talking with include the E.F. Schumacher Society, A 1000 Friends of Ohio, Simply Living, in Columbus, Grailville, near Cincinnati and the NorthWest Earth Institute in Seattle.

The conference planning committee has begun preparation for the fall conference to be held at the Glen Helen Preserve in Yellow Springs on October 2-4.

*Nurturing a Sense of Place* is the tentative title of the conference. Our awareness of the importance of place is increasing. As the Nature Conservancy has come to realize in their move to community-based conservation, there is an "enormous latent power in a community's love of place." The conference will explore the meaning and significance of place, both natural and made, and their mutual interaction. We are excited to have the Glen Helen Ecology Institute as a co-sponsor of the conference and we plan to involve other organizations in our region.

As we define our goals for the conference and develop the activities and resources, we welcome suggestions from you!

## Other Projects and Events:

- Community Service has been involved in planning an economic development corporation which is discussed later in this issue and I am attending a conference in Oberlin, Ohio entitled Re-building Our Communities: Strategies from the Grassroots.
- In March we cohosted a program on safe pest management presented by Heather Cantino from Rural Action In Athens, Ohio. There we learned of safer alternatives to termite control (of particular interest since we recently discovered a termite problem in our building). For more information on this see the resource section of this newsletter.
- Community Service is working with some local members interested in cohousing. We are hosting a meeting in late May in Yellow Springs on that topic.
- Thanks to the generosity of the Edison Foundation and Jane Morgan, Community Service has established an endowment, which will help cover some of the operating and program expenses.



### WHAT YOU'RE TEACHING ME

I ALREADY KNEW THE PRINCIPLES OF A PERENNIAL GARDEN: TALL FLOWERS AT THE BACK, SMALLEST IN THE FRONT; SEASON-LONG BLOOM FROM HYACINTHS & CROCUS TO BUSHY GREAT MUMS; AND THE RIGHT COLORS.

WHAT I DIDN'T KNOW EXCEPT FOR SPRING (I'D LIVED IN HOLLAND) WAS ALL THE PARTICULARS THE QUINCE, THE VARIETIES OF IRIS, DELICATE JAPANESE PEONIES, GIANT AURATUM LILIES & TETRAPLOID DAYLILIES, PURPLE-TO-BLUE DELPHINIUM IN MY OWN GARDEN.

OR HOW TO CARE & NOT CARE, HOW TO EXPERIMENT — IF SOMETHING DIES IN SANDY SOIL OR IF THE RABBITS EAT IT, HOW TO TRY SOMETHING ELSE IN THE SAME PLACE; OR HOW TO MOVE A PLANT SO IT WILL GET MORE SUN.

HOW TO BE PATIENT:  
IF DOGWOOD SEEDLINGS BLOOM TEN YEARS FROM NOW THEY WILL HAVE PINK BLOSSOMS.

PLANTING — YOU SEEM TO KNOW — IS LETTING THINGS HAPPEN IN THEIR OWN TIME

OR HELPING THEM WHEN THEY NEED HELP  
& LISTENING ATTENTIVELY TO WHAT THEY SAY  
EVEN IF THEY DON'T USE WORDS.

"WHAT YOU'RE TEACHING ME" BY RON SCHREIBER IS REPRINTED WITH PERMISSION FROM *AN EAR TO THE GROUND: AN ANTHOLOGY OF CONTEMPORARY AMERICAN POETRY* BY MARIE HARRIS. © 1989 BY THE UNIVERSITY OF GEORGIA PRESS, ATHENS, GEORGIA 30602 ALL RIGHTS RESERVED.

# Growing Sustainable Communities

*The following article is excerpted with permission from a monograph of the same title, published by the Appalachian Center for Economic Networks (ACENet). ACENet is an economic development corporation started in 1985 which works with local farmer and business cooperatives.*

**S**ince the Earth Summit in Rio de Janeiro in 1992, the concept of sustainable development has moved into center stage among development theorists and practitioners around the world. The promise of the term is in its ability to combine the concerns of environmentalists with the issues of those working for economic justice. Both increasingly see communities and regional economies as the basic field of experimentation for discovering what sustainability means in practice.

The paper draws on two primary sources in an attempt to deepen our understanding of sustainability. First, it looks at the experience of a community in rural, Appalachian Ohio which provides a concrete picture of **what** is already occurring in the field, and helps us understand the processes that fuel sustainably-based community transformation. Second, the paper draws from the study of complex systems to suggest **how** we might help sustainable communities emerge.

## I. Sustainable Development: Case Studies

In one rural community, a local nonprofit group organizes a farmers' market. After a few years it dies out because those involved find they can't earn a living from their sales. Another community develops a woodlot management program for local landowners. After about 1000 acres have been improved, the funding dries up and the program disappears. Twenty years later those woodlots show noticeable benefit, but the rest of the forested land in the area is of such poor quality that no sawmills are operating, making it difficult for local residents to earn income from even the

well-managed forest.

In contrast, not too far away, another farmers' market opens.<sup>1</sup> After a few years, some of these farmers join with small food processors in the area to form an association. This association works cooperatively with Rural Action, a local nonprofit, to help farmers find high value organic meat markets and increase profits by using new, more sustainable grazing techniques. The Association also links small-scale producers with area restaurants and retail outlets.

**A**nother nonprofit, the Appalachian Center for Economic Networks (ACENet), joins with Community Foods Initiative (the fledgling association) to identify high-value processed food markets that will bring much needed capital into the community, drawing on the successes of flexible manufacturing networks in Northern Italy. In these networks firms form small groups to develop new products to meet emerging market needs. ACENet also establishes a kitchen incubator, a licensed kitchen facility that enables small producers to jointly develop product lines, working in partnership with retail chains of specialty foods on the east coast.

Increasingly, ACENet takes on the role of the facilitator of new projects. It works with the local technical college to open their culinary arts kitchen to micro-entrepreneurs to use weekends and nights to try out their products and carry out start-up business activities. It convenes a group composed of community-based organizations, schools, and human service agencies to develop a micro-enterprise program so that people on public

assistance can start their own food processing firms. Next, volunteers from the local religious community will meet with some of the micro entrepreneurs to design a system of support for the people transitioning from welfare that includes strategies for emergency child care and transportation.

One local nonprofit sets up a Small Business Administration micro-loan fund for high risk start-up loans. The local self-advocacy group for people with low incomes provides cooking classes to its membership, who are then encouraged to enter a training or micro-enterprise program. The local community action agency builds a large production facility to serve its three-county Meals on Wheels program. They meet with ACEnet to discuss the use of the program as a training site for people who want to work in expanding food businesses. Meanwhile, Rural Action's VISTA volunteers pass around materials about sustainability, increasingly the topic of discussion in area organizations.

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*...a dense rich web of innovative and intertwined projects which is currently underway in rural southeastern Ohio.*

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No strategic plan has fueled the third example above – a dense rich web of innovative and intertwined projects which is currently underway in rural, southeastern Ohio. This set of dynamic processes was set in motion when several organizations in the area saw the possibilities of collaborative action. They began to include representatives from other groups in the design of new

projects and to take responsibility for facilitating network activities. Through these meetings, people became more familiar with each other's projects and capabilities. Soon other groups began to think of ways to work together.

And now, several of the nonprofits described above actively encourage their staff to socialize together on Friday afternoons at a local restaurant. The number of new projects in the community has begun to multiply rapidly, springing from an increasingly dense network of relationships built up as staff from organizations in the area communicate more frequently with each other through formal and informal channels.

Weaving these activities together is encouraged as several of the nonprofits build their skills in framing the activities under the rubric of complex concepts such as "Rural Regeneration" and sustainable development.



## II. Sustainable Development: Underlying Concepts

The final example in the previous section is an illustration of a **comprehensive approach to sustainability that works**. The first two examples were limited in their impact because they were isolated activities, not part of a larger community movement toward sustainability. What differentiates sustainable activities from sustainable development? We have identified three key concepts that we believe help to build sustainable communities.

### A. Sustainable Communities are Systems

Sustainability is most useful as a guiding concept when it is framed in **broad, systemic terms**, so that the definition moves beyond concern for resources to consider the community as a whole. A sustainable system meets basic needs of all people in a way that does not destroy resources for future generations.<sup>2</sup>

The recent conference on sustainability in California challenged participants to grapple with the tension between strategies which meet basic human needs – which would seemingly require the deployment of additional resources – and those which strive to preserve resources. We propose that the most useful place to begin creative problem-solving around these tensions is to link and support a set of communities, committed to learning together, each experimenting with different, but systemic, sustainable strategies.

**T**he more we refuse to separate issues of need and poverty from issues of the larger ecosystem, the more likely we are to create a sustainable world. The sickness of the forests and streams is a clear signal of the sickness in the social order. As long as hunger and racism exist, our streams will be polluted and

our forests will continue to disappear at an alarming rate. All our actions need to be developed and judged within this framework.

The first step towards such an understanding is to continually encourage people to think of **their communities as systems** and to look for complex connections that begin to create a sustainable community. When people are encouraged to see linkages, they tend to organize single activities or projects in ways that have a much wider impact on their community. This role of continually framing the larger system for people and analyzing each activity in terms of that framework is crucial.



### B. Act in Small, Doable Steps

At the same time that people are encouraged to keep in mind the big picture, they need to be able to join together with others to act in **incremental ways**, noticing how those small pieces affect the community as a whole, and using that awareness to guide their next steps. In complex systems, we cannot know ahead of time what the impact of a particular activity will be. We have to try it in an experimental way and then notice how it works, modifying it and building of it. The rigid, heavy, resource-intensive strategic planning processes employed by many communities need to be replaced by relatively small, intensely interactive and collaborative demonstration projects in which much attention is given to what is working and then changes are made to improve and expand the projects on a continual basis.

Communities need to generate lots of experimentation, not lots of consensus. Sustainable communities need to be characterized by large numbers of small projects, each generated by its own small cross-organizational group. One author described the process as “a messy cascade of interdependent events.”<sup>3</sup> Some activities will work better than others, and the community needs only to support what works and continue to link new projects to existing ones to rapidly become more sustainable.

Sustainable, system-based communities recognize that problems cannot be compartmentalized. Economic and community development activities will be more effective when the social and environmental implications are also considered. Educational systems will be more effective when linked to economic development activities so that students move smoothly into the job market. And environmental concerns such as pollution control can often be redefined as opportunities for job creation and firm expansion when linked to economic development capacities. Broadly-based joint action teams will be more likely, due to diversity of perspectives, to generate solutions that are both highly focused and yet sufficiently complex to mirror the sprawling and tangled nature of most problems.

Our experience has shown that the most effective solutions emerge from groups that contain a lot of diversity. . .

**I**n a sustainable culture, diversity is attended to not because it is a moral issue, but because involvement of those diverse populations often left out of current community processes – people with low incomes, people of color, women, young people, and old people – is essential to provide sufficient input and creativity to end up with a truly effective solution. The rapidity with which the benefits of diversity become evident in the lives of all members of a community is the

most certain path to creating an inclusive society.

### C. No One Right Way

Finally, attempts to help one community replicate another community's programs are likely to fail. Successful sustainability is most effectively fostered by recognizing that there is **no one model of sustainability**. Every community starts at a different place, and needs to create its own future. Sustainable communities are dynamic communities. Sustainability is not a static or definable state, but rather the ongoing ability to change and adapt and improve in ways that consider both people and our resource base. What communities need is not a blueprint, but the skills and understanding that will enable them to create their own field of possibilities.<sup>4</sup>



### III. Energy Flows in Sustainable Communities

Sustainability is also about energy and resources. There are certain basic assumptions about energy and resources that recur within the literature of sustainable development, which need to be considered more complexly.

The first assumption is that the basis of a sustainable economy is a vibrant regional economy, where most goods and services for local people are produced locally using local resources. Some authors emphasize the need to stop the use of rapidly disappearing nonrenewable resources to

fuel transportation of products in the current world economy. Others point out the adverse economic impacts on certain groups of people that result when multinational corporations control production. Others place more emphasis on the benefits for individuals when they are embedded in a vibrant local economy where they have more possibilities for controlling their economic lives.

We certainly agree with the desirability of strengthening regional economies. However, we would like to expand discussion of this topic by suggesting that the massive transformations that are occurring throughout the world require us to locate our theories of regional economics in a complexity of understanding that mirrors the complexity of these transformations.

First, the emerging regional economies of today are not a step back into the forms that characterized older regional economies which were based on simple tools and machines and somewhat limited external relations. Advances in technologies, particularly those in computer-based communications, open possibilities for increasingly rich and complex interactions both within and among regions that we have barely begun to explore.

As a result, emerging regional economies are likely to combine a significant increase in local production of basic material goods, such as food and housing, with an expanded role in the larger world economy. Healthy local communities of the future will be linked into worldwide systems of information exchange, especially with other communities. They will continue to be involved in exchange of technologies and production to meet certain very specialized needs, and continue to have world markets for these products. They will also work closely with other communities to develop infrastructure supportive of regional economies, such as joint marketing ventures and targeted pools of capital for local efforts.

Second, the goal of creating sustainable regional economies cannot be reached solely by moving directly to local productions. For example, we know that strategies that simply encourage local production of food through farmers' markets have very little impact on local patterns of food consumption, for many reasons. The food system is extraordinarily complex, and the current system is held in place by a tangle of macro-conditions. The numerous policies of governments – both in this country and around the world – impact pricing, distribution arrangements, credit availability, and a multitude of other factors. Encouraging local food production thus must be based on an increasingly sophisticated understanding of this complexity. Key to understanding complexity is the understanding of dynamics—the energies that leverage system transformation.

There are three major dynamics or flows of energy that a sustainable strategy may draw upon. The first brings capital into the community through export or policy mandates. This capital can be used to amplify local networks which can generate dramatic local development. And finally, local efforts can be linked to other communities around the country to create learning clusters which can enable local efforts to improve rapidly. Although all three are likely to occur at the same time, there is a general drift from the first to the second and the third, described in more detail below.

*The monograph continues with a discussion of how monetary, social and informational capital can be integrated effectively into a community. Particularly interesting is the description and role of networks within a community and between communities. Networking relationships can expand so that community economic efforts can be linked globally. The conclusion offers policy recommendations which could be supportive of sustainability.*



*ACENet offers consultation services as well as a variety of resources. For more information contact: June Holley, President, ACENet, 94 North Columbus Road, Athens, OH 45701. (614) 592-3854. fax (614) 593-5451. email: jholley@tmn.com*

<sup>1</sup>This case study is an actual description of food-related sustainable development activities in the southeastern or Appalachian section of Ohio over the last several years.

<sup>2</sup>*Our Common Future*, United Nations Commission on the Environment and Development, 1987.

<sup>3</sup>Kevin Kelly, *Out of Control*, Addison-Wesley, 1994.

<sup>4</sup>We suggest a word of caution about the use of sustainability measures, an increasingly popular assessment and evaluation

tool for communities. Although they may be helpful in some situations, they often reinforce the tendency to think in discrete bits about sustainable issues. In addition, some of the measures may steer local residents on too predetermined a path, when experimentation and exploration of options is more needed. As an alternative, we suggest an emphasis on incorporating processes for reflection and continual improvement into community-based joint projects. In these processes, participants representing all of the stakeholders in the project are encouraged to analyze their work thus far, from quantitative, qualitative, and intuitive perspectives, and to identify what has worked well and

how the project might be improved. At the same time, the project's relationship to the larger systems of community and world

are considered. Through these processes, basic evaluative skills that help individuals consider the community and world impact of actions can be introduced. Screens and measures that emerge from these processes are likely to be more thoroughly internalized and thus has a far greater impact than those mandated up front by a local agency.



## A Planning Process for Sustainable Economics in Yellow Springs, Ohio – Part One

BY MARIANNE MACQUEEN

*The small community has values and attractions of its own. If a variety of economic opportunity is provided, and if the community gets the idea that by everything that contributes to a full life, a small community may have distinction, interest, adventure, and cultural quality, this will make it unnecessary for many of its able young people to seek greener fields.*

Arthur E. Morgan

Local attorney Craig Matthews tells the story of how he became interested in starting an economic development organization in Yellow Springs. While he was cleaning out the space above the local bank in preparation for opening his new office the book *Observations*, by Arthur Morgan, fell off a shelf. Taking a break from his work Craig began to read the book. He began to muse over Morgan's idea that the small community is the medium where values are passed from one generation to the next. Craig began to think about his own two sons and Morgan's warning that it is critical to have employment opportunities for youth. He wanted to be sure that, if his sons wanted to live in Yellow Springs as adults, there would be work for them. As he continued to think about the economy of Yellow Springs, he realized that some of the most creative people were leaving because there were no jobs for them or because there was no space for their developing enterprises.

As a young attorney in Dayton, Ohio, his firm had served as legal counsel to a comprehensive community development corporation. Was it possible to create such an organization in a small village like Yellow Springs? Would people in Yellow

Springs be supportive of such an organization? He sought the advice of the former director of the

Dayton organization, who indicated that it was certainly feasible to develop a smaller version in a small community. Craig spent over a year having discussions with people in Yellow Springs about the idea. He talked with friends, clients and local business leaders and community members. He invited folks for breakfast and luncheon discussions. People seemed to agree that it was a good idea. And so Craig became a champion for the Yellow Springs Community Improvement Corporation.

In the spring of '97 he invited a few people to help develop a coordinating committee and in the fall the Yellow Springs Community Improvement Coordinating Committee started meeting regularly. I joined the Committee as a representative of our community mediation program and have stayed on as I transitioned into the directorship of Community Service.

Members of the committee include the Chamber of Commerce director, an environmental activist, an Antioch College administrator, two employees of the Yellow Springs Instrument Company, the Village Manager, a local scientist-entrepreneur, the owner of a new local gallery and frame shop, two villagers who are organizational development consultants, a retired teacher and school administrator and me.

At every step we have worked to include the various voices of Yellow Springs. One way we've done this is by using the concept of stakeholders. We asked "Who

has a stake in this project?" "What groups do we want to be sure to include?" We identified four groups which we wanted to have represented in our planning process: local government, local business and industry, community organizations and residents. We generated a list of 150 individuals and groups to whom we sent written invitations to a community meeting. We also put up posters, advertised in the local paper, and on the local cable station.

**J**ust under ninety people attended our first public meeting. After introducing our committee and its purpose, the panel of four folks gave brief statements including an historical overview of similar efforts in the community and present local economic needs and resources. Jean Donado from the Appalachian Center for Economic Networks discussed her organization and options for Yellow Springs. The bulk of the meeting was devoted to community participants discussing their hopes and dreams, concerns and needs, ideas and possible resources for our project. Our committee celebrated with champagne at our follow-up meeting. We felt the community meeting was a success!

Back to the drawing board! After the excitement of that meeting we ran into our first major internal conflict. It focused on whether the organization we were planning should have a broad community focus or a more narrow economic focus. Certainly the concerns voiced by the participants at the public meeting were both economic and community focused.

We came to realize that we first had to understand how we were using the terms "community" and "economic" and what the distinction was. We were helped by a consultant who volunteered to meet with us. He explained that an economic focus implies generating jobs and income for the local government and school, while a community focus is concerned with almost anything that af-

fects the well-being and enhances the life of the community; for example, housing.

Could an organization which focused on community and economics be effective was a topic we debated and became polarized over. We even had conflicts over words. For some of us a word such as "development" had negative connotations; for others it was positive. As we worked with this conflict it was enlightening for me, coming from a background in conflict resolution, to notice how emotionally swept up I became. While a part of me could step back and understand what was happening, most of my attention was caught up with the conflict. I developed a new appreciation of what it feels like to be in a group conflict!

**H**ad we not had the help of an outside facilitator, and effective facilitators within our group, I don't know that we could have worked our way through the conflict. As it was it took us a couple months of clarifying our individual interests and concerns and negotiating a statement of purpose that we could all live with. What we came up with focuses on economic concerns embedded within sustainable community criteria.

This process allowed each of us to better understand the other members' values, perceptions and concerns. As we were able to get to the level of interests we (not surprisingly) discovered that we really shared most of the same interests. In the end the struggle was one that generated more trust within our committee.

Three months after our first community meeting we felt we were ready to come back to the community. Again we sent out letters – to everyone who attended the first meeting as well as others we thought would be interested – and announced the meeting in the paper.

We prepared for the meeting by developing three

working groups: the structure, projects and resources groups. The structure group concerned itself with which type of organization would best serve our needs, who should be on the board, and such considerations. The projects group focused on how projects would be brought to the organization and handled, and what some possible first projects might be. The resources committee began to develop a list of possible resources, both financial and other, which could be tapped by the organization.

About thirty-five people attended our second community meeting. Nervously we wondered "will they accept our proposed mission statement?" As it turned out there were no comments or questions about it. People were ready to get to work. Each person decided which group he or she wanted to work with and most of the meeting was spent in the three working groups. Lots of ideas were generated for possible resources, services and ways to handle projects.

Now we have again reached a bit of an impasse over what structure the organization should have. Can we move beyond talk? Hopefully we will soon come to a decision and be running by summer. Stay tuned for Part Two.....



## El Banco De Mujer, Jicaro, Nicaragua

Excerpted and reprinted with permission from an article in the March 12, 1998, issue of *The Yellow Springs News*.

BY DAVID HERGESHEIMER

Nicolaza Lamzas is an older widowed woman with two children. She is a merchant, selling milk, butter and candy to several grocery stores in our sister village of Jicaro, Nicaragua. She is illiterate. Another woman, 31-year old Marcelina Grillo, is the mother of a three-year-old son. She has an oven in which she bakes bread and fancy little cakes five days a week. Marcelina finished only 9<sup>th</sup> grade, yet is well-disciplined and has about 400 Cordoas (about \$40) invested in her bakery and a little grocery store. Reina Gonzales was abandoned by her husband and left with seven children. The four smallest are not in school, but three of her sons work. She is a traveling saleswoman in the hamlets surrounding Jicaro. She is literate.

These three women are typical of the more than 60 women being served by "Banco de Mujer," the Women's Bank in Jicaro. The project is based on the model of the Grameen Bank, first developed in Bangladesh, to aid the poorest of the poor who could never hope to obtain credit or loans from conventional banks. In the Grameen model women are organized into groups of five who are all jointly responsible for each other's loans. The women are required to learn about some basic business principles before receiving their loan and meet weekly, discussing their projects, studying together and building group solidarity.

John Stanton, the Yellow Springs Sister Village's representative in Nicaragua, began such a loan project for Hartford, Connecticut, in the

neighboring town of Ocotal and has now trained several Nicaraguan women to run the bank. Miriam Pastrana spends her days working with the women's groups, counseling, arranging loans and collecting payments. She records payments, calculates interest and keeps accounts for the project. Interest is high, but less than conventional banks would charge if they would even lend to these clients at all.

The initial loans of a maximum \$60 are only made to women who have gone through a rigorous six-week training class, made a commitment to a group, and have an existing small business. Loans are repaid in weekly installments over the course of three months, whereupon the client is eligible for a new loan. Stanton has reported that in Jicaro not one single woman has missed even one payment since the program started almost a year ago.

The Yellow Springs Sister Village group has been providing capital, now about \$5,500, and is also funding the salaries of Miriam and an assistant. By the time 200 clients are enrolled in the project, the interest payments should cover expenses so that the bank is self-sustaining.

**T**he Sister Village Project was started in 1986 in response to the contra war and to counter U. S. government policy in Nicaragua during the Reagan-Bush years. At first the group was primarily concerned with providing material aid – medicines, school supplies, and athletic equipment. But this material aid would often be taken by the group's members between the twice yearly visits to Nicaragua or wind up in private hands.

In 1995 Stanton, an American development worker, arrived on the scene as the representative of the Hartford-Ocotal Sister City group. He agreed to be our long-term agent in Jicaro if the Yellow Springs group would abandon the material aid donations which he came to feel were counterpro-

ductive. Such donations foster a sense of dependency and tend to be abused, stolen or lost.

John did a community assessment approximately two years ago, in which the local citizens determined that the most pressing need in Jicaro was for more available credit – credit which even very poor working people could obtain. After lengthy study and discussion, the Yellow Springs group agreed to attempt a Grameen-style loan project and the Banco de Mujer was created.

*David Hergesheimer notes that John Stanton will be in Yellow Springs in the Spring. David is a member of the Yellow Springs Sister Village group. He is a potter and former Village Council representative.*



## Book Reviews

TIME-BASED ECONOMICS - A COMMUNITY BUILDING DYNAMIC, by A. Allen Butcher; Fourth World Services; 1997; 44pp softcover; available from Community Service for \$5.00.

BY DON HOLLISTER

"Cultural innovation and design is a fascinating field of study and work... It is toward the utopian ideal of identifying and disseminating cultural innovations relevant to the contemporary society, or which represent viable alternatives to that society, that I welcome the reader's consideration of the concept of time-based economics." Thus Butcher introduces the provocative collection of his essays and notes. The spirit of innovation pervades his work.

Butcher advocates development of a time-based economy in which all work is valued equally – one hour for one hour – as opposed to our dominant "debt-based" economy. He describes the contemporary economy as "an economic system based upon acquisitions, greed and hoarding," whereas in contrast "the cooperative values of caring, sharing, nurturance..." would be promoted by a time-based economy. Butcher provides an array of information on past and current experiments with different forms of money and structures for economic exchange and economic sharing. That is the strength of this booklet– whether or not the reader agrees with the "time-based" thesis.

DON HOLLISTER IS PRESIDENT OF THE COMMUNITY SERVICE BOARD OF TRUSTEES

ECONOMIC RENEWAL GUIDE: A COLLABORATIVE PROCESS FOR SUSTAINABLE COMMUNITY DEVELOPMENT, by Michael Kinsley; Rocky Mountain Institute; 225 pp softcover; and is available through Community Service for \$17.95 plus \$3.00 s&h.

BY MARIANNE MACQUEEN

*The term "sustainable development" would be doomed to the scrapheap of short-lived and overused buzzwords were it not rooted in a traditional value, stewardship - the careful, economical, long-term management of land, community and resources.*

The *Economic Renewal Guide* provides a common language, a set of concepts and processes for people involved in community projects. This is the type of book we would want everyone in our group to read before we start a project. While it focuses on economic renewal it is applicable to any type of community change.

Kinsley writes in an easy to-read-style. He covers the basic concepts of sustainable economic renewal and development and provides rationale and strategies for developing community collaboration. He weaves conflict management theory into his discussions and provides techniques for dealing with conflict in a very practical manner.

The book is "upbeat," an important quality when helping grassroots people take on community change. The caption under a line drawing of a wooden bucket notes, "A community's economy is like a leaky bucket -- instead of pouring more water in, it's easier to plug some of the leaks."

Kinsley meets us where many of us find ourselves: just as community ties are weakening, the number of problems communities face are increasing, and getting tougher. With this backdrop many communities are finding themselves in

increasingly polarized situations. The *Guide* gives examples of how other communities have been able to move forward together. It is organized in a step-by-step format (see below). The process can be used as a whole or parts of it can be used separately. Because each community is unique and has unique assets and needs, I think the book is best used as a possible model. In real life people may find that their community has started in a different place or with a different process. It is important not to assume that there is only one way to do collaborative development. While the focus of Kinsey's work is economic development, much of the theory and practice is applicable to any collaborative community process.

Part Three: The Economic Renewal Process

Step 1. Mobilizing the Community

Step 2. Envisioning the Community's

Future

Step 3. Identifying What You Have to Work With

Step 4. Discovering New Opportunities

Step 5. Generating Project Ideas

Step 6. Evaluating Project Ideas

Step 7. Selecting Project Ideas

Step 8. Developing Project Action Plans

*Economic Renewal Guide* is published by Rocky Mountain Institute. The Institute, founded by Hunter and Amory Lovins, promotes the sustainable use of resources as a path to global security.



WHEN CORPORATIONS RULE THE WORLD,  
by David Korten; Kumarian Press, Inc. and  
Berrett-Koehler Publishers, Inc; 1996; 374 pp  
softcover, \$19.95.

*No sane person seeks a world divided  
between billions of excluded people living in  
absolute deprivation and a tiny elite  
guarding their wealth and luxury behind  
fortress walls. No one rejoices at the  
prospect of life in a world of collapsing  
social and ecological systems. Yet we  
continue to place human civilization and  
even the survival of our species at risk  
mainly to allow a million or so people to  
accumulate money beyond any conceivable  
need. We continue to go boldly where no  
one wants to go.*

I had been getting the feeling that corporations rule the world, so it was with a strange type of relief that I found this book. It's not as depressing as it sounds. David Korten, who started out as a young man trying to save the rest of the world, ended up coming back to this country. With advanced degrees in business from Stanford, Korten began his career in the early 60's by going to "underdeveloped" countries to help "them" get what "we" have. After a career of thirty years he and his wife came back to the United States. They returned because they came to believe the "roots of the problem are not found among the poor of the 'underdeveloped' world. They are found in the countries that set global standards for wasteful extravagance and dominate the global policies that are leading our world to social and ecological self-destruction."

This is a surprisingly readable book about a very comprehensive topic. To work effectively at the local level we must have some understanding of this global phenomenon. Korten's book gives the reader insight into how global capitalism and multinational corporations have developed. It pro-

vides historical context as well as a description of the different factors which have come into play to create a world in which the multinational corporations have become, perhaps the most powerful groups in the world. Their power is one in which most of us are unrepresented.

*When Corporations Rule the World* is a book that you will want to take your time with. As a reader you get the sense of the pieces of the puzzle falling into place as Korten takes on each new topic. The final section is one of hope, with ideas for how to move out of the place we find ourselves.

*David Korten is President of the People-Centered Development Forum, "a global alliance of organizations and people dedicated to the creation of just, inclusive, and sustainable societies through voluntary citizen action." He is working on a 2<sup>nd</sup> book tentatively titled *Envisioning a Post-Corporate World: A Search for Life after Capitalism*. *When Corporations Rule the World* can be ordered through Kumarian Press, 14 Oakwood Avenue, West Hartford, CT 06119. Phone (800) 289-2664/ Fax (860)-233-6072/ [www.kpbooks.com](http://www.kpbooks.com)*

## By and About Our Members

*We enjoy getting your ideas, concerns and questions. Let us know a bit about yourself so we can include it with your comments. Our email address: [communityservice@usa.net](mailto:communityservice@usa.net)*

If it is alright with you and Ernest Morgan, I plan to send the October - December 1997 issue to *Utne Reader* to see if they are interested in reprinting the article in which Mr. Morgan advocates the mass-production of photo-voltaic solar collectors, (\*) their placement in deserts, massproduction of hydrogen by electrolysis, and piping that to the consumer to replace coal and oil. I have never heard Mr. Morgan's idea set forth before, and in view of the magnitude of problems arising from our use of fossil fuels, it is an extraordinary idea. I would like to do whatever I can to help.

*Robert O. Davis, Apex, NC*

\*See a report of an actual application of the photo-voltaic solar collection method under Resources on page 19.

**I** am constantly reflecting on the challenges of being in a small community within a larger community. Tenacre provides many opportunities to work things out among us. I want to do things to move against the all too regular feelings of helplessness. I watch the fields around here fill with huge \$400,000 houses on tiny lots ...and I cry!

*Heather Woodman, lives at Tenacres, a Christian Science Center outside Princeton, NJ*

We like the thoughts you expressed in the Jan. - March 1998 Newsletter. Thank you for what you wrote about racism. I also appreciate your including Arthur Morgan's thought that "Persons who prefer to spend much time by themselves should not be considered antisocial." Our "whistle blowing" association is good at describing evils, but we leave our readers depressed. We should include clues as to what can be done. Fortunately, there are exemplary communities all over the world, some of them within cities. My hope is that links between individuals and communities will continue to grow, ultimately to reverse the direction in which this world is headed.

*Gordon Chapman, Yellow Springs, OH*



**I have really been stimulated by reading the Morgans. It is an antidote for the kind of thinking we run into most of the time. It has been heartening to see the reading – writing – and doing circle expand. Long may it do so.**

*Jean Vint, Venice, FL*

**Reading your summary of the Fall Conference made me doubly sad that I wasn't able to attend. I hope they continue the theme in a similar vein. I coordinate a voluntary simplicity discussion group that has been meeting monthly for over two years to support one another in our "quest" for simpler lives. The Capital District (NY) Voluntary Simplicity Discussion Group meets on the 4<sup>th</sup> Tuesday of each month at 7:00 p.m. at the United Presbyterian Church, 1915 Fifth Ave., Troy, NY. We welcome newcomers. Hope to make your 1998 conference.**

*Dave Smalley, Stuyvesant, NY*

**Regarding the Design of Currency system I urge you to look at the writings of Griscom Morgan and Arthur Dahlburg (in the CSI Library). Those writings convince me that a properly functioning currency would be both a commodity-based and a demurraged system. I also recommend the Borsodi book from the E. F. Schumacher Society and F.A. Hayek's book, *The Denationalization of Money, the Argument Refined*, available from the Institute of Economics, London, as Paper # 70 for about \$18, shipping included.**

No group on either the right or left likes the things Hayek says because if they were to believe and act on Hayek's teachings it would lead to decontrol and decentralization. The pyramid and eye on the dollar are very apt symbols of the wealth and power of the automatic collection system presently used. A natural system would be decentralized and coded to the production and services of the local area. Hayek's works are mainly absent from the net and the library but his

earlier works, *The Road to Serfdom* and *The Fatal Conceit*, can still be bought at Barnes and Noble.

The writings of Bernard Lietaer, who refers to demurrage currency as "green currency", may be read at <http://landru.i-link-2net/monques> which also links to the Henry George site.

*Cal Schindel, Missoula, MT*

A newspaper clipping from Howard Cort regarding rural technology in the small town of Fairfield, IA shows the type of enterprises which can be done in rural communities. There, entrepreneurs with no background in telecommunications technology set up USA Global Line and Telegroup. By developing a specialized call-back service, they have succeeded in lowering international rates to many countries. The benefit of the small town in this story lies in the fact that eventually the cost of international calls will depend on overhead – a small town with an efficient technology can always have lower overhead than a government bureau.



Thanks to Kathy Austin who contributed the artwork for this issue. Kathy, an artist and graphic designer, can be reached at 185 Park Meadows, Yellow Springs, OH 45378, (937) 767-

# Announcements

## Conferences and Workshops

**May 8 & 9. Think Locally: Rebuilding Local Economies and Communities.** A Conference for High School Students & Their Teachers in Bethesda, OH. Presenters include Bill McKibben, Stephanie Mills & Jerry Mander. Cosponsored by the Center for Plain Living and Olney Friends School. Contact Center for Plain Living, 60805 Pigeon Point Rd, Barnesville, OH 43713. (740) 425-3824

**May 22-24. Imago Conference presents *Earth-Spirit Rising*.** A Midwest Conference on Healing and Celebrating Planet Earth at the College of Mount St. Joseph and Earth Connection. For information and registration contact EarthSpirit Rising, 553 Enright Avenue, Cincinnati, OH 45205. (513) 921-5124.

**May 22-24. The Art of Community:** Exploration and celebration of cooperative living. Workshops, networking, resources, entertainment and camping. Contact Twin Oaks Community, 138 Twin Oaks Rd., Louisa, VA 23093. (540) 894-5126. <conference@twinoaks.org>

**May 29-31. Pendle Hill Workshop. Common Fire: Leading Lives of Commitment in a Complex World** with James and Cheryl Keen. Encouragement for those working to nurture the coming generation. Pendle Hill Registrar, 338 Plush Mill Rd., Wallingford, PA 19086-6099. (800) 742-3150.



EARTH SPIRIT RISING  
A Midwest Conference on Healing and Celebrating Planet Earth  
553 ENRIGHT AVENUE CINCINNATI, OH 45205 513-921-5124

**June 29 July 10. The People's Institute for Education and Action** for teachers and community leaders to deepen their "folk" or "non-formal" learning for building a more just and sustainable communities, at Woolman Hill Conference Center, Deerfield, MA. Topics include:  
**June 29 - July 1:** People's Action Research: Participatory Research for Community Empowerment  
**June 29 July 3:** Talking Across THE LINES: Documenting Community Action for Social Change.

**July 6-July 10:** Bringing the Excluded and Silenced into Voice.

Contact Folk Education Association of America, 107 Vernon Street, Northampton, MA 01060. (413) 585-8755. email: cspicer@k12s.phast.umass.edu

**July 9-19. Institute for Deep Ecology** will hold the following training sessions:

**July 9-12:** Our Life As Earth: The Wounds – The Connections – The Healing

**July 13-17:** Recovering Our Future: From Dependence on Global Corporations to Interdependence among Local Communities

**July 17-19:** Renewing Our Connections, Renewing Ourselves: A Gathering for Previous IDE Participants and Faculty. To register: Institute for Deep Ecology, P. O. Box 1050, Occidental, CA 95465. (707)874-2347. Fax: (707)874-2367. Email:ide@igc.org

**August 2-8. Center for Popular Economics Summer and International Institutes** courses on how the economy works, both locally and globally. Contact Center for Popular Economics, P. O. Box 785, Amherst, MA 01004. (413) 545-0743.

## ***Opportunities & Resources***

**USDA has lowered the organic industry standards in vital areas.** To participate in the protest to USDA visit the Organic Valley Website at <http://www.organicvalley.com> and mail comments to USDA-National Organic Standards, Docket # TMD-94-00-2, AgStop 0275, P. O. Box 96456, Washington, DC 20090-6456.

**April 22-28 is the 4<sup>th</sup> annual National TV Turnoff Week,** sponsored by TV Free America. Contact TV Free America, 1611 Connecticut Ave. NW, Ste 3A, Washington, DC 20009 (209)887-0436.

**June 11-Aug. 23. The International Overseas Clearing House for Overseas Development Network** will sponsor its 13<sup>th</sup> annual Bike-Aid '98 Pedal for the Planet coast-to-coast bicycle trip. Contact Overseas Development Network, 333 Valencia St., Ste. 330, San Francisco, CA 944103. (1-800)RIDE-808. email: [odn@ige.org](mailto:odn@ige.org) <<http://www.ige.apc.org/odn>>

**Nov. 6-17. Study Tour. Worker-Owned Cooperatives.** Mondragon and others in Basque Country and Spain. Join people around the world concerned about economic sustainability in communities. Intercommunity Justice and Peace Center, 215 E. 14th St., Cincinnati, OH 45210. (513)579-8547.

**National Sustainable Agriculture Curriculum Guide** project to "inform young people about sustainable agriculture" invites participants nationwide to submit materials and act as reviewers. Those wishing to submit materials or volunteer as reviewers may contact Martin Kleinschmit at the Center for Rural Affairs, Box 736, Hartington, NE 68739, (402) 254-6893, email: [info@fra.org](mailto:info@fra.org).

### **Internships:**

**An experience that will ruin you for the rest of your life.** An invitation to Community, Spirituality, Simple lifestyle, and Social Justice. Contact Carolyn Whited, SHF. Jesuit Vocational Conference: NW Elder Corp., P. O. Box 3928, Portland, OR 97208-3928 (503) 335-8202.

**Michaela Farm** has openings for full-time interns to commit to stay nine to twelve months (mid Sept/Oct to Aug). The internship consists of hands-on learning in field: planting, gardening, animal care and management, greenhouse management. Contact: Donna Graham O.S.F., Michaela Farm, P. O. Box 100, Oldenburg, IN 47306. 812-934-0661 or 812-934-5016.

**The International Center, New Forest Products,** whose volunteers have planted 40 million fast-growing hybrid *Leucaena* trees in parts of Asia, Africa and Latin America because they can be used as clean-burning fuel, vitamin A rich nutrition for people and animals, fodder, and construction, have developed a network of local activists in 90 countries. The Center is starting a program to supply solar photo-voltaic cells which provide the cleanest and least expensive way to produce electricity. The first model program will supply villages in El Salvador. To send donations or to receive information contact Lindsay Mattison, Executive Director, The International Center, 731 Eighth Street, SE, Washington, DC 20003 or call (202) 547-3800.

**Northwest Coalition for Alternatives to Pesticides (NCAP)** provides data for safer control of termites. The Coalition may be contacted at P.O. Box 1393, Eugene, OR 97440 (541) 344-5044.

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the Newsletter and 10% discount on Community  
Service publications. Contributions, large or small  
are gladly received and are tax deductible. Canadian  
and foreign memberships are \$30 in U. S. currency.

#### **Have Your Friends Seen the Newsletter?**

Send names and addresses of your friends who  
might enjoy receiving a sample Newsletter and book  
list. For specific issues, send \$1 per copy.

**Letters and Articles.** We welcome letters to the  
editor (under 300 words) and articles (700 - 2000  
words) about notable communities, projects or or-  
ganizations and people who are improving the qual-  
ity of life in their communities. Compensation for an  
article is a year's subscription to the Newsletter.

#### **Address Change**

If you are moving, or if there is an error on your  
mailing label, please send the old label and any cor-  
rections to us. *The Post Office charges CSI first  
class postage rates on all returned Newsletters*

*Expired or nearly expired memberships are notated  
by a red circle around the date on the address label.*

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