



FEDERAL EMPLOYEES
THE TIME IS NOW! USE CODE #0307
AND GIVE TO ANERA.

ANERA

AMERICAN NEAR EAST REFUGEE AID

FOUNDED 1968

Newsletter

American Near East Refugee Aid

Number 122 Fall 1998

Crediting Women

In September of 1995, we began with a vision and a dream. Three years and over 180 borrowers later, the Gaza Women's Loan Fund (GWLF) is a successful program promoting local small business development, managed by the Culture and Free Thought Association. All of this was done despite military occupation and rigidly controlled borders that inhibit Palestinian commerce.

The GWLF is a revolving fund providing short-term loans exclusively to Gazan women, including refugees. Almost 80% of the loans are given to women with pre-existing businesses. The average loan, about \$2,600, typically supports grocery and clothing stores, beauty salons and food processing.

A loan fund for women managed by women can help to establish better communication and understanding between the loan officer and the bor-

rower. Women may speak frankly about personal or family matters that can effect the business, knowing that the other person truly understands the magnitude of these concerns.

The GWLF is a safe entry point for women into the traditionally male world of banking and finance. Most borrowers manage small, family-run businesses in local marketplaces or neighborhoods. Though their experience working in trade is great, their rise into actual management and ownership is limited. The lack of new investment in Gaza has made borrowing money difficult even for those usually considered good credit risks, and nearly impossible for others. Women, especially poor women, lack access to credit. This leaves them without contacts and familiarity with commercial banking and deprives them of any opportunity to prove their credit worthiness.

Loans enable women to generate income which allows them to pay for their families' basic necessities — health care, education and food. This locally generated income is reliable even during times when Gazans cannot work in Israel.

By loaning money to women, the GWLF helps borrowers develop and prove their capacity to manage and operate profitable businesses. Borrowers become familiar with banking practices, have a personal relationship with the local bank, and establish their own line of credit. With access to commer-

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Annual Fund Launched!

Thanks to your help and generosity, we met our 1997-98 Annual Fund goal of one million dollars!

Now, we are launching ANERA's 1998-99 Annual Fund drive! Our goal is to raise \$1.1 million to expand projects in three areas of great importance and promise:

- ▶ enhancing and supporting education and training for needy youth
- ▶ expanding micro-loan funds to help create jobs and increase family income
- ▶ broadening access to primary health care for families, especially mothers and children.

We need your help to make this year's goal a reality. Together, we can do wonderful work. With your support, our most successful year is ahead of us! ■



William Carter

Loans provided by the Gaza Women's Loan Fund expand existing businesses or help establish new ones. Sewing related businesses are among the most popular enterprises.

cial banking and a proven line of credit, women may now consider going directly to the bank for their next loan.

The GWLF has succeeded in forming a sizable loan fund and is becoming

"The GWLF has positioned itself as one of very few facilities supporting women-owned small businesses."

*Dr. Cheryl A. Lassen,
Micro-Loan Program Consultant*

well known in the local community. It is ready to begin a new phase of technical and institutional strengthening. After helping establish the loan fund, ANERA is now developing a cadre of professional, female loan officers and managers to oversee the fund.

It will take more time for the GWLF to become a model micro-lending institution with the volume and efficiency to make enough loans to recover its costs, and maintain solid management structures and financial systems. While institutional capacity is being strengthened, ANERA will continue to meet its goal of capitalizing the loan fund at one million dollars — \$600,000 of which is already in-hand — and provide technical guidance. Trained staff, efficient management systems and increased support to borrowers are the essentials of a well-run sustainable micro-loan program. ANERA is working with the leaders and staff of the Culture and Free Thought Association, the local manager of the fund, to assist them in developing these abilities. In the face of steady demand for credit, ANERA hopes to establish a sister micro-loan fund serving women in the West Bank in the near future.

ANERA's international partners who support the GWLF are: American Jewish World Service, Foundation for Middle East Peace, Gaza American Economic Development Foundation, National US-Arab Chamber of Commerce, Netherlands Organization for International Development, Philanthropic Ventures Fund, the Richard and Rhoda Goldman Fund, Joyce Mertz-Gilmore Foundation, The Cooperative Bank OIKOS, and the International Monetary Fund. ■

Special Friends of ANERA Honored at 30th Annual Board Dinner

ANERA's Annual Board Meeting Dinner, on September 18, at the Cosmos Club, was a great success. The 130 guests included supporters of our Annual Fund at the Creator level or above, Board members, and ANERA staff. Along with friendly reunions and lively reviews of our activities, participants had the opportunity to view the exhibit of photographs of Lebanon and ANERA projects there, taken this year by William Carter, and selections from the exhibit, "The Palestinian Experience 1948-1998," lent by Friends of Sabeel-North America.

In commemoration of 30 years of service, ANERA honored two special, long-term friends and supporters. Steve Skancke, ANERA Board Chair, offered special recognition to Mrs. Harley C. Stevens, a very generous, dedicated friend of ANERA, who has extended her Middle East concerns to numerous other organizations as well. We also recognized the late Ruth E. Adomeit for her legacy of

gifts that provided support for the education of Palestinian children. We look forward to honoring other friends and supporters in the years ahead.

Our guest speaker, Dr. Odin Knudsen, Senior Advisor to the World Bank, offered a forceful message regarding Middle East peace. He emphasized that the fundamental premise of the Oslo



Andrew Tuck

At ANERA's Annual Board Dinner, (left to right) Dr. Tom Neu (ANERA's Middle East Representative), guest speaker Dr. Odin Knudsen, and Dr. Peter Gubser (ANERA's President) answer guests' questions.

deliberations was trust, which along with genuine fellowship, is crucial to a successful peace process. He stressed that to succeed, political agreements must attend to economic and social factors that directly impact people's lives. Dr. Knudsen cited ANERA as one of the leading organizations investing in people and peace in the Middle East. ■

In Honor of...

- Zayd Al-Beitawi
- Mr. Richard Arens
- Munir Bayoud
- Dr. H. Keith Beebe
- Mrs. Barbara Bruhn
- Betty Cooper
- Margaret Dixon
- Katif Elia
- Hisham Farouki
- Ms. Alyce Ferris
- Kate Halabi
- Sabeena & Helen Halabi
- Delores Jabra
- Heinz & Else Kappes
- Craig Mansour
- Lynn Martin
- my mother
- Mr. & Mrs. Ramirez

**send your
friends to
the net**

the internet that is,

to read about ANERA on-line.

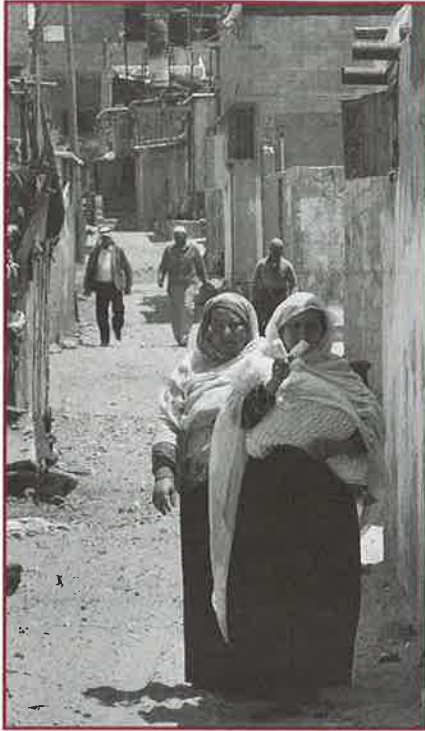
Our website, www.anera.org, provides current information on ANERA's people, projects, and links to related websites.

www.anera.org

Visit it for the latest
ANERA updates!

Gaza's Isolation and Neglect

The administrative and geographical separation of Gaza and West Bank Palestinians, military occupation, and Gaza's dependence on the



William Carter

Temporary shelters have become long-term homes for over half of the registered refugees living in Gaza's eight camps.

Israeli labor market as its principle source of income, are central causes of Gaza's socio-economic decline of the past three decades. The neglect of Gaza's development potential is illustrated by the deteriorated condition of the local infrastructure: roads, telecommunications, electricity grids, and water and sewage networks. These systems are rudimentary and retard Gaza's economic growth.

Over half of Gaza's one million residents are under 14 years old. With a population this young, the need to maintain and upgrade public services in education, health and social welfare is crucial. There are more than 700,000 registered refugees, who comprise over two-thirds of the total population of Gaza. The prolonged instability of their lives and Gaza's desperately high unemployment rate of 45% makes the future appear very bleak. The majority of residents, refugees or not, young or old, cannot leave Gaza. Even the once high number of Palestinians from Gaza working in the Arab Gulf is now minimal due to repercussions from the 1990-91 Gulf War.

The primary needs of Gaza are education, health care, job creation, and infrastructure improvement. ■

Staff Transitions



This summer **Shay Raugh**, our Director of Donor Development, and **Amanda Kahle**, our Executive Assistant, left ANERA. We thank both of them for their contributions to our mission, and wish them the best in their new work.

Sarah Brown joins ANERA as Director of Donor Development. Sarah looks forward to bringing her experience with non-profit organizations to ANERA and sharing her interest in the social and economic well-being of the people of the West Bank, Gaza, Lebanon and Jordan with ANERA's friends.

Luzia de la Torre, our new Executive Assistant, began as an intern with ANERA in 1996 and worked on special projects with other staff members. She brings with her talents for organizing, communications and creativity. Luzia is looking forward to becoming a more active part of ANERA's team.

Helen Grant is a Project Development Officer in Jerusalem. She is an intern sponsored by the Common Global Ministries Board of the Division of Overseas Ministries, Church (Disciples of Church) and the United Church Board for World

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Doar El-Tijf

YES, I want to help the people of the West Bank, Gaza and Lebanon!

I want to give:

- \$200 for General Programs
- \$175 Gaza/West Bank Fund
- \$100 Lebanon Relief
- \$75 A scholarship (\$175 each) for a child:
- \$50 at the school with the Greatest Need
- \$35 in Lebanon
- Other in West Bank/ Jerusalem
- _____ in Gaza

Scholarship Donors receive a student's photo and letters from their school.

I have remembered ANERA in my will.

I want to support ANERA's work by being a:

- Founder: \$10,000 or above
- Builder: \$5,000 to \$9,999
- Benefactor: \$2,500 to \$4,999
- Sponsor: \$1,000 to \$2,499
- Sustainer: \$500 to \$999
- Creator: \$250 to \$499

Donors giving \$250 or more to this year's Annual Fund will be recognized by category in ANERA's 1999 Annual Report.

Please charge to my credit card: Visa Mastercard

Account Number: _____ Exp. Date: _____

Name: _____

Address: _____

City, State, Zip Code: _____

Telephone: _____ E-mail: _____

Helping is Easier

ANERA can now accept gifts by credit card! Supporting ANERA's projects and programs is easier than ever before. This is a one step process providing you simplicity and security. There may be other benefits, such as frequent flyer miles, through your credit card company. Many donors asked us to consider this option, which is available to you now.

For ANERA, the ease of this system and low administrative costs are promising. This new option also gives ANERA more flexibility in receiving funds for projects and the people they

ANERA's New Look

ANERA's new logo emphasizes the future and recalls our good work of the past. The logo's arch symbolizes a horizon evoking hope for a better future as well as a bridge connecting people who are giving of themselves to people who are moving forward and rebuilding their communities.

With this change also comes renewed dedication and energy to continue the work we began in 1968. By using today's tools, knowledge and experience, ANERA continues to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East. ■

Staff Transitions, continued from page 3

Ministries, United Church of Christ.

Deirdre Russo joined our Gaza office as the Planning & Evaluation Officer. She is a United Nations Development Programme volunteer.

We welcome each person and look forward to their contributions to ANERA's work. ■

Stocks Appreciated!

Thanks to the many friends who have made gifts of appreciated stock to ANERA in recent months. These gifts are crucial for our work and have major tax advantages for you. For details, please contact Nina Dodge or Cyril Bindah at (202) 347-2558. ■

Education Starts Now!

A new school year has begun... and you can help a child start the year right. Give a one-year scholarship at a school in ANERA's Scholarship Program. Use the coupon on page 3 or talk to Doris Warrell at (202) 347-2558. ■

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FOUNDED 1968

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ANERA does, from time to time, exchange our mailing list with similar humanitarian organizations. We never rent or sell our list. If you wish not to have your name exchanged, please let us know in writing.

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