

ANERA

AMERICAN NEAR EAST REFUGEE AID

FOUNDED 1968

Newsletter

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MANY THANKS TO THIS YEAR'S
VOLUNTEERS AND INTERNS: HEATHER
BRITT, DAVID FABRYCKY, RICK FERRER,
LUKE HALL, MYSARA ABU HASHIM,
AND JESSICA NICHOLAIDES.

Microcredit and the Middle East

Her Royal Majesty Queen Rania Al-Abdullah of Jordan is an established leader bringing both grace and a higher profile to the rewards of microcredit projects worldwide. William Burns, former United States Ambassador to Amman, in describing Queen Rania's contributions to the field of micro-finance, stated that her "tireless leadership and advocacy are opening doors and bringing new hope and dignity to people in Jordan and throughout the region."

Between disbursing loans, honoring entrepreneurs and leading the Jordan River Foundation, which she founded in 1995, Queen Rania shared her views on microcredit and the Middle East with ANERA.

What is microcredit?

Microcredit is a gateway to economic opportunity and liberation for less privileged people, which has become an important tool for sustainable social and economic progress, and a key strategy for poverty alleviation through integrating the poor into mainstream economies. Today, the idea of microcredit has become a global movement transforming the lives of millions of men and women from poverty to dignified self-sufficiency.

What makes microcredit an effective tool to reduce poverty?

It promotes responsibility, self-esteem and financial self-sufficiency. Microcredit projects enable poor people to take economic charge of their lives.

When given access to capital, no matter how small, poor people can turn their aspirations and hard work into entrepreneurship and prosperity. What poor people, particularly women (the poorest of the poor), need to close the economic divide

continued on page 2

ANERA's Microcredit Projects

It is impossible for adults to escape poverty without employment, yet employment requires skills and jobs. ANERA's microloan programs provide ways to gain necessary skills and create jobs where few exist.

► **Association for the Development of Palestinian Camps:** ANERA made several cash grants to the Association for the Development of Palestinian Camps for their microloan program for men and women in Palestinian refugee camps in Lebanon. Over one hundred men and women have taken loans. Given the extremely limited opportunities to participate in the Lebanese job market, this access to credit is crucial in helping refugees create jobs and earn income.

► **Agricultural Credit Program:** funded by the United Nations' International Fund for Agricultural Development (IFAD) – Small loans averaging \$5,000 for equipment to more than a thousand farmers and fishermen are the backbone of this program. Credit provided to farmers helps build greenhouses and development irrigation systems to grow crops like carnations destined for the European market. The continuing closure of Gaza and travel restrictions

continued on page 2



GWLF participant, Samira Mohaisen, along with her son, keeps regular business hours in an effort to repay her loan on time.

Doris Warrell

is opportunity and empowerment. Microcredit provides exactly that.

How is microcredit used in the Middle East today? Is this different than how it is used elsewhere?

There are several successful microcredit programs in Jordan and the region. These programs have been built with the firm belief that poor people are creditworthy. Also, these programs have systems based on mutual trust, accountability and innovation.

The global success of microcredit programs has been a result of years of trial and error, and taking risks. The idea behind the Grameen Bank, for example, started when Dr. Muhammed Yunus gave a loan from his own pocket to a woman making baskets just to prove to commercial bankers that the poor are credit-worthy. Today, the Grameen Bank serves millions of poor women.

Successful microcredit programs in the Middle East incorporate many of the lessons learned globally on what works and what does not work. Although the lending methodologies may differ, the key ingredient is the same: mutual trust, accountability and a strong belief that poor people are creditworthy.

How can people in the United States help stimulate microcredit and economic development in the Middle East?

The U.S. is already playing an important role in supporting the microcredit industry in the Middle East. In Jordan, the United States Agency for International Development (USAID) has contributed to the growth of the existing microcredit programs.

However, the microcredit industry in Jordan is still in a nascent stage of development. The ongoing support of the U.S., whether through targeted appropriation of grants or the transfer of know-how, will remain a vital element in the future

success of the industry. The Microenterprise for Self-Reliance Act of 2000 that was passed by the U.S. Congress is an excellent example of the important role that the people of the U.S. can play in providing assistance for microenterprise in developing countries.

Why are you actively supporting the use of microcredit as a tool to reduce poverty?

Microcredit has proven to be a holistic approach to economic and social development. Providing poor people,
continued on page 3

LEAD



Many fisherman in Gaza, like this man unloading the day's catch, obtain loans for purchasing equipment that improves their ability to locate and catch fish.

within Gaza have made marketing produce extremely difficult. In addition, Israeli coastal authorities have sporadically banned fishermen from fishing. Due to the increasing risks of doing business during the past nine months, the program is growing modestly.

► **Gaza Women's Loan Fund:** (GWLF) – Work-

ing with local banks and administered by an entirely Palestinian staff, the GWLF has provided more than 600 loans averaging \$2,500 to poor women entrepreneurs in Gaza. The GWLF has worked closely with borrowers to help women maintain their businesses and loan repayments during the current emergency circumstances. ANERA is a co-founder of the GWLF and is working intensively to help the GWLF become self-sufficient.

Employment is the best defense against poverty. Through long-term development, ANERA is working hand-in-hand with local organizations to help men and women receive the education, acquire the necessary skills, have access to credit and work at jobs that allow them to support themselves and their families. ❁

In Honor of...

Abou ben Adhen Shakeeb Atallah • Barbara Baschieri and Darik Elwan • Rihab Barakat • Christ Jesus, the Innocent • John and Edna Davis • Doris Dodge • Mr. and Mrs. Simon and Victoria Estfan • Alyce and Ernest Ferris • My Late Father • Kurt Gurbuz • Raymond Haddad • Hanem • King Hussein • Faisal Husseini • Jesus • Yeni-Komshian • Aram Kazanjian • Grace Kelley • Nicholas Kelley • The King of Peace • A Lasting Peace in the Middle East • Alfred Lilienthal • Minerva Mattar • Robert Najem • Nifuz • Anne Cabot Ogilvy • Palestinian-Israeli Peace • Palestinian Children • Palestinians • Peace • People of Gaza & West Bank • Eleanor Pippert • Refugees • Lachlan Reed • Vincent and Maria Sconza • Nabeah Shamas • Rashid Shawwa • Frances C. Stickles • Benjamin F. Thompson • Victims of Violence • Olga Mary Wilder • Your Suffering • Jean Zaru

Many thanks to everyone for sharing their weddings, anniversaries, birthdays, remembrances of loved ones and other special times with people in need by supporting ANERA's work.

Special Thanks to Peace Plan Donors

Special thanks this year to the members of ANERA's Peace Plan.

Your donations have a tremendous impact on the lives of people in the Middle East.

Your dedication helps ease families' suffering during what is one of the most difficult periods for communities in the West Bank and Gaza. As a result of the intifada, transportation costs have increased dramatically. Basic supplies are in high demand. Getting the materials to those in need

is difficult, but not impossible. Your steady commitment is vital in helping meet unexpected fees and is providing the capacity to ship additional resources to hospitals and clinics in dire need of medicines and supplies. These monthly gifts are critical, allowing ANERA to respond quickly and directly wherever and whenever the needs of people arise.

You help bring peace of mind

to families suffering during this distressing time.

Would you like to become a member?

We invite everyone to join the dozens of ANERA donors whose dependable gifts each month ensure critical services such as health care, education and employment opportunities reach needy communities.

Joining is easy. First, decide how much you would like to give ANERA monthly. We are able to accept any amount \$5.00 or greater. Next, fill out the coupon (right) with a check for your first monthly gift to ANERA.

Each month your bank will automatically deduct the amount you indicate from your account and deposit it into ANERA's Peace Plan. Donations will be clearly listed on your bank statement. You may change or stop your donation at any time by contacting ANERA.

Your membership in the Peace Plan program helps lower ANERA's administration cost, ensuring your donations have an even greater impact on the lives of people in need of help! ❁

In Memory of L. Dean Brown

Ambassador L. Dean Brown, ANERA Board Chair 1985-1989 and ANERA Board Member 1978-1985, died May 2, 2001 in Washington, DC. Ambassador Brown served as American ambassador in Jordan, Senegal and The Gambia. He also served as the State Department's deputy undersecretary for management in the 1970s and president of the Middle East Institute in Washington DC, 1975-1986.

Ambassador Brown was known for his ability to manage difficult assignments. During major crises in Cyprus, Lebanon, Jordan and Vietnam, the State Department utilized his talents to pursue American interests and resolve conflicts.

His wife, June Brown, died in 1986. Ambassador Brown is survived by his son Michael Brown and a granddaughter.

Ambassador Brown was a generous supporter and friend of ANERA. We will miss him. ❁

Yes, I want to join ANERA's Peace Plan.

Here is my monthly gift of:

\$100 \$50 \$25 \$10

I authorize my bank to transfer the amount above from my account each month. A record of each contribution will appear on my bank statement and serve as my receipt. I understand that I may stop my contribution at any time, by contacting ANERA at 1522 K St., NW, Suite 202, Washington, DC 20005-1270, (202) 347-2558, or my bank.

Signature _____

Date _____

I have enclosed a check for my first monthly contribution, made payable to ANERA.

Microcredit, continued from page 2

especially women, with direct access to capital, has a positive and reverberating effect on family incomes, child nutrition, health and education. Women in poverty are often barred from accessing formal credit. They have larger workloads and less access to educational and economic opportunities than their male counterparts. Only when these women are given equal opportunities to unleash their potential will economic prosperity ensue. Microcredit is one of the most effective tools that we have at our disposal to ensure economic equity. ❁

ANERA Legacy Society

Through a bequest in your will or trust, you can extend your support for Palestinians, Lebanese and Jordanians in need, and the worthy institutions that help them, beyond your lifetime. We invite you to take advantage of this opportunity.

Please use ANERA's full name "American Near East Refugee Aid" in your bequest documents, followed by our address. For information on the ANERA Legacy Society or bequests to ANERA, contact Nina Dodge at (202) 347-2558.

\$1.3 Million Annual Fund

ANERA surpassed its \$1.2 million goal for the 2001 Annual Fund (June 1, 2000 – May 31, 2001)! ANERA's donors and partners graciously contributed over \$1.3 million to support long-term health, education and economic projects in Palestine, Lebanon and Jordan, as well as emergency relief in the West Bank and Gaza.

Emergency gifts this year enabled ANERA to provide medical and food relief to more than 250,000 people. ANERA delivered \$5 million in donated medical supplies, such as pharmaceuticals and emergency kits, to over sixty Palestinian hospitals and clinics, and food relief to more than forty schools and orphanages. ANERA provided emergency equipment to hospitals, and more than \$100,000 in cash grants to health institutions to re-

lieve extra costs incurred during the current crisis from treating patients who cannot pay for emergency care.

Donations to this year's Annual Fund also enabled ANERA to continue vital long-term projects that are improving and strengthening underserved communities. Some of these projects include improving water and sanitation systems and building health clinics and classrooms. We expanded opportunities for computer education at all levels and upgraded libraries and sports facilities for youth.

ANERA extends its warmest thanks to the thousands of individuals and numerous foundations, corporations and civic institutions whose generous donations help ensure ANERA's ability to deliver emergency services and continue vital, ongoing programs helping people in need. ❁

Double Your Gift

Are you utilizing all the benefits your employer offers? Many businesses have a matching gift program that matches their employees' contribution dollar for dollar. The process is easy. Most businesses ask employees to fill out a form and send it along with your donation. Suddenly your help to Palestinians, Lebanese and Jordanians in need is multiplied.



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