

NEWS

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ANERA's 35th Anniversary Campaign!

Building Opportunities

Through Economic Development

The goal of ANERA's 35th Anniversary Campaign is to raise \$15 million for strengthening economic development, education, and health programs. For an update on our progress, see page five. Despite the ongoing political instability in the region, ANERA is forging ahead with new projects to improve the dire economic situation currently plaguing the West Bank, Gaza, Lebanon, and Jordan.

Job opportunities across the region are scarce with unemployment ranging 30-80%. The resulting poverty further destabilizes the region and drives skilled workers and investment away.

ANERA is involved in several projects designed to teach job skills and help men and women obtain employment. We work with local communities on projects that provide training, offer affordable credit for small family businesses, and build municipal and agricultural facilities – essential components to a better future for the whole region. Our 35th Anniversary Campaign effort provides funding to expand and strengthen this work.

In addition to some of the economic development projects highlighted in this issue, we are purchasing fortified milk from a dairy in Nablus which we are then distributing to malnourished children in Gaza. At universities in the West Bank, Gaza, and Jordan, we have initiated internationally accredited curriculums that train hundreds of men and women in the field of information technology (IT), equipping them to find professional jobs in the IT industry.

During these times of high unemployment, ANERA has developed an emergency job creation plan to help thousands of marginalized people earn an income and obtain manual labor skills while, at the same time, improving their local communities.

Please read the next few pages and learn about some of the economic development projects your donations support. With your gift to ANERA, you are directly helping men and women find jobs, dignity, and hope for a better future. ▶



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Women at the Ain Biacout vocational training center sew products to sell in the local market.



PHOTO BY PAULA MCNICHOLAS

Improving Lives *in Ain Biacout, Lebanon*

Over the past several years, ANERA has supported a grassroots effort to improve life for the residents of Ain Biacout, a small village east of Beirut. Ain Biacout has a mixture of 270 Christian and Muslim low-income working class families.

Fifteen years ago volunteers from the Institut de Reeducation Audio-Phonetique (IRAP), a long time ANERA partner, and community members initiated complementary activities in education, health, and income generation. Today the results are impressive and a tribute to their hard work and dedication.

A kindergarten for three and four year olds enables mothers to work and earn money to cover household expenses. Nearby, a small clinic offers mother-child health care and vaccinations. Counseling services are available at the clinic for women and distressed families. Down the street, a sewing and embroidery workshop provides vocational training and employment opportunities to women. The workshop produces handsome embroidered items and crafts suitable for gifts or household use, which IRAP helps sell in the local market.

In addition to ANERA, the projects in Ain Biacout are supported by a local church, Lebanese charities, and other international donors. The kindergarten and clinic are partially assisted by the Lebanese Ministries of Education and Health respectively. An enthusiastic and committed team of volunteer women continue to work closely with the community in fundraising and project development.

Ain Biacout was once a temporary home for displaced people. Today it is a vibrant community of families from various communities and backgrounds working toward common goals, with a strong sense of community and self-help. ▀

Maximize the impact of your contributions

Your generous donations make possible efforts to improve the lives of families in the Middle East. You can double and sometimes triple your contributions by teaming up with your employer through your employer's matching gift program.

Here's how:

Contact your employer's human resources office and ask if it offers a matching gift program and review the guidelines to see if ANERA's programs meet the eligibility requirements. Complete the required forms and mail them to ANERA along with your donation. ANERA will contact you through a thank you letter to let you know that the gift has been matched.

This valuable employee benefit will have a positive impact on the lives of people in the Middle East.

If you have any questions concerning matching gift programs, please call Paula McNicholas, Director of Donor Development, at (202) 347-2558. ▀



PHOTO BY ANERA STAFF

Replacing old, inefficient water systems with new pipes and catchment tanks, provides more water to more people in rural villages.

Job Opportunities through Basic Skills (JOBS)

In the summer of 2002, ANERA was awarded a grant from USAID to create 50,000 quick-starting jobs for men and women needing work in rural and urban areas of the West Bank. These labor-intensive jobs provide much needed income for local families while also improving basic community services. The skills they learn will help them gain employment in the future.

ANERA's JOBS program also helps young people enter the job market. The drop in the quality of life and job opportunities for young people places them in danger of losing morale and minimizes their potential to develop job skills that might help them find jobs when conditions improve.

ANERA's objective is to provide jobs that lend a measure of dignity and meaning to men and women trying to support their families, while also infusing much-needed cash into the local economy. ▶



PHOTO BY ANERA STAFF

Types of job activities include:

- ▶ solid waste management and recycling
- ▶ rehabilitating schools
- ▶ construction of water cisterns and catchment systems
- ▶ extension of water and sewage lines
- ▶ reconstruction of streets and walkways
- ▶ creating public parks

Farm to Market Roads

Many rural areas of the West Bank and Gaza lack paved access roads. In some cases, they have no asphalted roads at all, making passage impossible during bad weather.

ANERA has been linking small rural communities by upgrading and connecting smaller access roads to the main road network. Improving roads in these areas benefits everyone by allowing people to access agricultural lands, deliver produce to markets, and reach community health and social services.

Currently the main road in Al Musaddar, a rapidly growing village of about 5,000 people in Gaza, is clay and nearly impossible to use in the winter. As a result, many people are cut off from the community for several days at a time.

As part of a grant with USAID, ANERA is constructing a paved access road that will allow residents to reach community services and agricultural areas. The community will help pay for part of the construction and, once completed, the Al Mussadar Village Council will be responsible for maintaining the road. ▶

Water Conservation

Water is increasingly in short supply around the world, even more so in the Middle East and North Africa, where three percent of the world's population lives on only one percent of the world's water.

Antiquated wells and irrigation canals contribute to the shortage of water because they leak and allow water to evaporate quickly. Inefficient domestic water systems also contaminate water used by households, creating health problems in many communities.

In Ein Duyuk, a village in the West Bank near Jericho, the main spring irrigates about 1,000 square meters of land primarily used for growing vegetables. The water is being transported by open canals, parts of which are earthen, exposing it to sediment which clogs drip irrigation systems and reduces the capacity of storage ponds. Water losses are estimated at 50%.

ANERA is working with the Duyuk village council to replace the earthen system with a reinforced concrete canal. The new canal will conserve water, reduce environmental problems and increase the efficiency of the village's irrigation system. In addition, it will create jobs for those working on agricultural land. ▶



PHOTO BY PAULA MONTGOMERIE

Inaash helps women in refugee camps sell embroidery they make at home. This allows them to take care of their family, while also earning an income.

Association for the Development of Palestinian Camps

The Association for the Development of Palestinian Camps (Inaash) runs a modest revolving loan fund in Lebanon to assist local residents start or expand small businesses. To date, Inaash has assisted more than 250 men and women initiate income generating projects that benefit their families while providing valuable services to their community.

Businesses are located in refugee camps where they service some of the poorest people in the country. The list includes auto mechanics, carpenters, blacksmiths, cobblers, tailors, barbers, taxi drivers, and grocers.

As loans are repaid, funds are loaned out again for new activities. The demand regularly exceeds the funds available. The Inaash revolving loan program is twenty years old and administered by volunteers. ANERA supports this effort by periodically contributing capital to the loan fund. ▶

Gaza Women's Loan Fund

In spite of harsh economic conditions, the Gaza Women's Loan Fund (GWLF) continues to help women entrepreneurs improve their small businesses. With 70% of Gazans living in poverty and more than 50% unemployed, the GWLF provides a desperately needed source of credit to support local businesses through working capital loans.

Each business generates income for households averaging eight persons, and provides a boost to the local economy. Without the GWLF, women entrepreneurs would have no place to turn for credit as they have insufficient collateral to qualify for traditional bank loans.

There are roughly 500 active borrowers, working mostly in trade, with a majority selling food, clothes, or household items from their home, a permanent storefront, or a mobile stand. Over the eight-year life of the project, 1300 women have received loans. The average loan is \$1,500 and the average rate of repayment exceeds 90%, a good rate anywhere in the world.

Roadblocks, curfews, and closure make travel between northern, middle, and southern Gaza difficult and, at times, risky. GWLF staff work out of offices in Gaza City and Khan Younis enabling the program to help borrowers throughout Gaza. ▶



PHOTO BY ADRIAN LOUCKS

Most GWLF borrowers sell food, clothes, or household items from their homes, a permanent storefront, or a mobile stand.

Campaign Update

Investing in People and Peace

ANERA's 35th Anniversary Campaign is a special effort to invest in people and peace in the Middle East and to increase the impact of our work. So many people have joined in this drive that they already have given almost \$14 million of our \$15 million goal.

Now, more than ever, ANERA is needed. For 35 years, we have been successfully working in the Middle East. But there is still so much work to do.

This issue of our newsletter focuses on the importance of economic development and job creation in the West Bank, Gaza, Lebanon and Jordan. Your donations support the basics needed for a stable economy – jobs, education, public health, infrastructure. Among the top priorities for your Campaign gifts is to teach skills that open the way to better jobs, make loans more available to families running small businesses, upgrade the workplace, and help people find markets for their products.

“In my experience working with scores of international non-governmental organizations and funding agencies, ANERA is one that listens to the people it is supposed to help. That is why I really respect this organization.”

**Geraldine Shawa, Executive Director
Atfaluna Society for Deaf Children, Gaza City**

Every gift you give is important, whether ten dollars or one million dollars. Each gift will make a difference, each dollar will move us closer to succeeding in this special effort. Please join us by making a generous contribution to ANERA's 35th Anniversary Campaign today.

In appreciation of your contributions of \$350 or more, we are offering special hand-crafted recognition gifts. ANERA's purchase of these items immediately benefits local artisans in communities where we work.

In partnership with ANERA, your gifts build opportunity and a better future for thousands of families facing turmoil and uncertainty in the Middle East. Your gifts provide hope. **■**

Gifts Made

IN HONOR OF

My daughters Gheda and Lana
All Palestinians
Scott & Mary Skinner
Ralph Nader
Shafeec & Eleanor Mansour
Lynda Debbas
Marilyn Morrison
Anna Gruen
Paula Merrik
Dr. Wadi I. Sawabini's 86th Birthday
Dr. & Mrs. Wadi I. Sawabini
Hanan Ashrawi
Palestinian refugees
John & Gina Davis
Melun T. Johnson
Pat Ameen
Dot Batson
Elizabeth & Kenneth Burton
Mr. & Mrs. Blaine Sloan
Calverth Cray
H. Shamkhani
Samir of Safad
Palestinian children
Jesus Christ
Samantha Runion
Ellie Schnitzer
Juanita & Romain Swedenburg's birthdays
Cleveland D. Rea, Jr.
Tamara Liftschitz & Maysoun Al-Hayer
Pope John Paul II
The children
Cal Sadden
Palestinian National Conservatory of Music
Dr. Erwin Janek
Mr. Gordon Riley
Our grandchildren Matthew, Laura, & Joan Werling
Reverend James Reed
Dr. Johnny Wink
Dr. & Mrs. Arlo Duba
Dr. Ken Bailey
Anne Marie Baba
Norma Najjar
Helen & Walter Kelley
Musa Alami
Aristea Chigas
Susan Higham Dahl
Shimon Peres, a man of peace
Tom Neu & his family
John Davis
Father Adik Zoomol
Kurt & Claire Schwarz
Kathryn Harland Hughes
Jack Bass
Mike & Pat Ameen
Edward Said

ANERA's Monthly Peace Plan

Help people in need:

- ▷ have access to education, employment and health care.
- ▷ increase their abilities to live a good life.

Help ANERA:

- ▷ reduce administrative costs.
- ▷ plan for future projects.

Help yourself:

- ▷ by giving automatically.
- ▷ by making the world a better place for all of us.

Use the coupon or visit our website to start helping today!

Because of the cost of processing the transactions, we ask that all monthly transactions total \$5.00 or more. ▶

Yes, I want to join ANERA's Peace Plan

Here is my **monthly** gift of:

- \$100 \$50 \$25 \$10 Other

I authorize the transfer of the amount above from my account each month. A record of each contribution will appear on my 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.
 I want these donations to be charged to my credit card. (MC or Visa only)

My account number is: _____ Exp. Date: _____



AMERICAN NEAR EAST REFUGEE AID

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