Improving Lives

Over the past several years, ANERA has supported a grassroots effort to improve the lives of 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 Recherche et d'Action pour le Proït de l'Homme (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 a mix of 270 Christian and Muslim low-income women at the Ain Biacout Vocational Training Center.

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 linking up with your employer through your employee’s matching gift program.

Help ANERA:

.induce administrative costs.

.plan your bequests.

.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 $50.00 or more.

Replace old, inefficient water systems with new pipes and

An enthusiastic and committed international donor.

The kindergarten and clinic are supported by a local church, Lebanese charities, and other international donors. The kindergarten and clinic are supported by a local church, Lebanese charities, and other international donors.

Today it is a vibrant community of families and volunteers. To this end, we are purchasing fortiﬁed milk from a dairy in Nablus which we are then distributing.

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 internationa lly accredited curricula that train hundreds of men and women in the field of information technology (IT), equipping them to ﬁnd professional jobs in the IT industry.

The goal of ANERAs 35th Anniversary Campaign is to raise $15 million for strengthening economic development, education, and health programs. For an update on our program, see page 5. 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.

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Job opportunities across the region are scarce with unemployment ranging 30-40%. 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.

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In 35 years we have learned that 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 livelihoods.

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.
Improving Lives and self-help. Today it is a vibrant community of families and women. To-day it is a combination of volunteers and review the guidelines to see ANERA programs meet the eligibility requirements. Complete the form and mail it to ANERA along with your donation. ANERA will contact you through a web site to let you know that your gift has been matched. This valuable employee benefit will have a positive impact for the lives of people in the Middle East. Please complete this form to see if ANERA’s programs meet the eligibility requirements. Please call Paula Newsome at (202) 347-2558.

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 having your employer match contributions up to a maximum of $50. Help ANERA: Help people in need: • Have access to educational, employment and health care. • Increase their abilities to live a good life.

Helping yourself: • By determining your maximum amount on your gift.

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

Building Opportunities
Through Economic Development

The goal of ANERA’s 35th Anniversary Campaign is to raise $10 million for strengthening economic development, education, and health programs. For an update on our program, see page 14. Despite the ongoing political instability in the region, ANERA is focusing ahead with new projects to improve the dire economic situation currently plaguing the West Bank, Gaza, Lebanon, and Jordan.

J ohn’s story is one of two in our series of projects designed to teach job skills and help men and women obtain employment. Our work in economic development 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.

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Your Contributions
Limited to $100 per person.

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Building Opportunities

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Campaign Update: Fighting Poverty and Hunger

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Campaign Update: Fighting Poverty and Hunger

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**Farms 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 helping small rural communities by upgrading and connecting smaller access roads to the main road network. Improving roads in these areas helps 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 dirt that is dangerous to use in the summer. As a result, many people cut off from the community spend days at a time in tents. 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 Musaluer 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 channels 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 Duyak, 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. Water losses are estimated at 10%.

ANERA is working with the Duyak 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.

**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 borrower generates income for households averaging eight persons, and provides a boost to the local economy. Without the GWLF’s women entrepreneurs would have no place to turn for money 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, more than 100 women have received loans. The average loan is $1,100 and the average rate of repayment exceeds 90%, a good rate anywhere in the world.

Roadblocks, curfews, and checkpoint travel between northern, southern, and eastern Gaza are difficult and, at times, risky. GWLF staff work out of offices in Sajou and Khan Younis enabling the program to help borrowers throughout the Gaza Strip.

ANERA’s objective is to provide jobs that lead a dignified and meaningful life and to encourage health and education in rural and urban areas of the West Bank. These JOBS programs in Jenin, Salfit, Nablus, Hebron, Tulkarem, Ramallah, East Jerusalem, and Khan Younis support this effort by providing employment for young people who are either unemployed, underemployed, or trapped in poverty.

Types of job activities include:
- solid waste management and recycling
- reforestation
- construction of water catchments and water towers
- construction of water catchment and livestock catchments
- extension of water and sewage lines
- reconstruction of streets and roadways
- creating public parks

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**Association for the Development of Palestinian Camps**

ANERA’s associates are non-profit organizations that have a common purpose with ANERA and are working in the same geographical area. These organizations are called Associates and ANERA’s work with them is called Associate programs.

**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 Shaw, Executive Director

**Funds Made**

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 in ANERA’s important contribution to ANERA’s 35th Anniversary Campaign today.

In appreciation of this important contribution of $50 or more, we are offering special hand-crafted recognition gifts. ANERA’s purchase of these items immediately benefit local communities where we work and you help people in the Middle East.

In partnership with ANERA, your gifts build opportu- nity and a better future for thousands of families facing turmoil and uncertainty in the Middle East. Your gifts provide hope.
Families, while also infusing much-needed skills that might help them find jobs when quality of life and job opportunities for young people enter the job market. The drop in the basic community services. The skills they learn in rural and urban areas of the West Bank. These starting jobs for men and women needing work and administered by volunteers. ANERA’s revolving loan program is twenty years old exceeding the funds available. The Inaash 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 in twenty communities on the West Bank and Gaza to establish their own businesses. The Association for the Development of Palestinian Camps (ADPC) focuses on the development of the refugee camps including the West Bank, Gaza, and East Jerusalem. ADPC is a non-governmental organization established in 1979. The Association’s goal is to enable camps residents to look forward to better living conditions and an improved quality of life for their children. The Inaash revolving loan fund is an important tool, as loans are repaid, funds are loaned out again for new activities. The demand regularly exceeds the funds available. The loan receiving loan program is twenty years old and administered by volunteers. ANERA supports this effort by politically contributing capital to the loan fund.

ANERA’s objective is to provide jobs that will help families achieve dignity and meaning to their lives. ANERA’s JOBS program also helps young men and women trying to support their families. While providing small loans to men and women, ANERA’s JOBS program provides vocational training in agricultural and non-agricultural areas. The goal is to help men and women achieve self-sufficiency and improve their living conditions. ANERA’s JOBS program focuses on helping men and women start or expand small businesses.

In Ein Duyuk, a village in the West Bank near Jericho, Antiquated wells and irrigation canals contribute to the water losses are estimated at 50%. Water is increasingly in short supply around the world, especially in the Middle East and North Africa, where water is scarce. Inefficient domestic water systems also contribute to water loss. Water is a precious resource, and its conservation is crucial for the future of our planet. In Ein Duyuk, ANERA’s Water Conservation Program aims to reduce the water losses by improving the irrigation system and reducing water consumption by households.

In Ein Duyuk, ANERA’s Water Conservation Program is helping to reduce water losses by: 1) upgrading the irrigation system, 2) installing new, more efficient irrigation equipment, 3) providing water-saving devices to households, and 4) educating community members about water conservation.

The Water Conservation Program in Ein Duyuk is helping to reduce water losses by 50%, making the community more sustainable and protecting the environment. In addition, the program has improved the lives of community members by providing them with clean water and improving their health.

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Families, while also infusing much-needed skills that might help them find jobs when people places them in danger of losing moral basic community services. The skills they learn income for local families while also improving labor-intensive jobs provide much needed in rural and urban areas of the West Bank. These starting jobs for men and women needing work.

Types of job activities include:

- reconstruction of streets and walkways
- water losses are estimated at 50%.
- irrigating the village of about 5,000 people in Gaza, is clay and nearly earthen, exposing it to sediment which clogs drip irriga-
- being transported by open canals, parts of which are land primarily used for growing vegetables. The water is the main spring irrigates about 1,000 square meters of even more so in the Middle East and North Africa, where Water Conservation is in water systems also contaminate water used by households, creating health problems in many communities. In Ein Duda, a village in the West Bank near Jerusalem, 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 irriga-
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A kindergarten for three and four year olds enables mothers to work and earn money to cover household expenses. Nearby, a small clinic offers mothers-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 street children, women and distressed families. Down the street, a sewing and embroidery workshop provides vocational training and employment opportunities to street children, women and distressed families. Down the street, a sewing and embroidery workshop provides vocational training and employment opportunities to street children, women and distressed families.

In addition to some of the economic development projects highlighted in this issue, we are purchasing forty catchment tanks, provides more water to more people in the Middle East.

Help ANERA:

- reduce administrative costs,
- plan for new projects.

Help yourself:

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

Contact the ANERA office and ask if it offers a matching gift program. ANERA is involved in several projects designed to teach job skills and help men and women obtain employment.

Your generous donations make possible the projects highlighted in this issue, we are purchasing forty catchment tanks, provides more water to more people in the Middle East. We never rent or sell our list.

Building Opportunities

Through Economic Development

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